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State of Iowa
1983

Annual Report

OF THE

SUPERINTENDENT OF BANKING

OF THE

State of Iowa

for the year ending

June 30, 1983

TO HIS EXCELLENCY
GOVERNOR
TERRY E. BRANSTAD

Published by
THE STATE OF IOWA
Des Moines

STATE OF IOWA
DEPARTMENT OF BANKING
TELEPHONE 281-4014
530 LIBERTY BUILDING
418 SIXTH AVENUE
DES MOINES, IOWA 50309

August 31, 1983

TO HIS EXCELLENCY
TERRY E. BRANSTAD
GOVERNOR OF IOWA

Dear Governor Branstad:

It is my pleasure to submit to you the 1983 State of Iowa Annual Report of the Superintendent of Banking for the fiscal year ending June 30, 1983.

Respectfully submitted,

Thomas H. Huston

THOMAS H. HUSTON
Superintendent

THH/lh

STATE OF IOWA
DEPARTMENT OF BANKING
Office of the Superintendent

Statement of Policy

In support of the humanitarian principles embodied within the Constitution of the United States of America, state and federal legislation designed to eliminate job discrimination, and Executive Order Number 46 mandated by the Governor of this State, the State of Iowa Department of Banking is firmly committed to the maintenance of an employment program whereby all applicants and employed individuals of this Department are assured equal access to employment opportunities. Discrimination on the basis of race, religion, color, sex, national origin, age, or disability will not be permitted except insofar as the foregoing might relate to a bona fide occupational requirement, and affirmative measures will be taken to see that fairness and equality will continue to be incorporated into the employment practices of the Department of Banking.

So as to more reasonably facilitate the fullest use of available human resources, all policies, practices, and procedures of the State of Iowa Department of Banking shall embrace the principles of Affirmative Action and are so designed to ensure that recruitment, selection in hiring, promotions, transfers, compensation, benefits, and training will be administered in a fair and nondiscriminatory manner.

This Department's ongoing commitment to employment equality shall be implemented and monitored by an EEO Officer designate who in turn shall report directly to the Superintendent of Banking regarding the degree of success or failure in attaining established Affirmative Action goals. Not unlike other organizational goals, performance in Affirmative Action shall also be measured and included among performance reviews of this Department's staff.

Moreover, as a public agency, the State of Iowa Department of Banking recognizes its responsibility to serve as a model to the private sector in the formulation of its commitment against discriminatory employment practices and as a matter of public record has addressed itself to the implementation of a program designed to achieve the utilization of human skills and resources based solely upon merit and fitness with no relevance attached to race, religion, color, sex, national origin, age, or disability.

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ANNUAL REPORT OF THE IOWA BANKS

Iowa Chartered Banks	543
Bank Offices (Operated by Iowa Chartered Banks)	383
National Banks	98
Bank Offices (Operated by National Banks in Iowa)	103
Private Banks	4

STATE BANKING BOARD
Appointed July 1981 through June 1985
Thomas H. Huston, Chairman

S. Rebecca Banks	West Des Moines
Marvin F. Chevalier	Postville
William C. Hess	Coon Rapids
Herman C. Kilpper	Des Moines
Harry F. Reed	Waterloo
Marguerite S. Stoll	Anamosa

STATE BANKING OFFICIALS, EXAMINERS AND EMPLOYEES

Thomas H. Huston, Superintendent
Howard K. Hall, Deputy Superintendent
Ronald L. Bradshaw, Assistant to the Superintendent
Steven C. Moser, Assistant to the Superintendent
N. Dean Rowland, Assistant to the Superintendent
Thomas F. Atkinson, Bank Examination Analyst
Jim H. Olson, Bank Examination Analyst
William V. Mullins, Bank Examination Analyst
Larry D. Kingery, Small Loan Supervisor

Bank Division

Bank Examiner V

Baird, Robert A. ..... Webster City
Barrett, William G. ..... West Union
Bolton, Richard D. ..... Atlantic
Hughes, Bradley E. ..... Cedar Falls
Jones, Sidney T. ..... Carroll
Mishler, Christopher J. ..... Mason City
Murray, Thomas E. ..... Bettendorf
Nellor, M. Kathy ..... Mt. Pleasant
Nielsen, Jay D. ..... Le Mars
Nun, Richard W. ..... Emmetsburg
Parrish, Joseph L. ..... West Des Moines
Rasmussen, Kent ..... Grinnell
Reed, Marlin ..... Des Moines
Timlin, Paul L. ..... Cedar Rapids

Bank Examiner IV

Bruggeman, Mark L. ..... Mason City
Diercks, Bruce D. ..... West Des Moines
Erickson, William D. ..... Mt. Pleasant
Sweeney, John M. ..... Emmetsburg
Torgler, Alan H. ..... Cedar Rapids
Van De Walle, Kirk D. ..... Grinnell
Wenger, Howard B. ..... West Union
Wessels, Jana Rhatigan ..... Iowa City

Bank Examiner III

Ausborn, Kris M. ..... Le Mars
Barks, Janet ..... Mt. Pleasant
Benishek, Lanny J. ..... Atlantic
Benson, John A. ..... Cedar Rapids
Denman, Jim N. ..... Cedar Falls
Erusha, D. Neil ..... Webster City
Fehring, Mary K. ..... Bettendorf
Goerdt, Jane E. ..... Mason City
Grochala, Krystof J. ..... Cedar Falls
Gruenwald, J.F. ..... Bettendorf
Hall, Bryan ..... Des Moines
Hughes, Darrell ..... Des Moines
Knaack, Al ..... Grinnell
Lamb, Stephen C. ..... Emmetsburg
Long, Merle L. ..... Le Mars
Moulds, Arthur N. ..... Webster City
Petrucka, Carol A. ..... Cedar Rapids
Simmens, Robert E. ..... West Union
Songer, Ronald W. ..... Denison
Wray, Russell C. ..... Denison

Bank Examiner II

Baird, Randal G. ..... Atlantic
Bruns, Paul A. ..... Marion

Cook, Collin ..... Carroll
Daedlow, Aubrey D. ..... Bettendorf
Hopson, Michael W. ..... Grinnell
Jehle, Kent Lee ..... West Union
Juhl, John K. ..... Mt. Pleasant
Klotzbach, George ..... Le Mars
Marshall, Gregory D. ..... Grinnell
Nichols, Dana L. ..... Mt.. Pleasant
Sims, Jeff ..... Emmetsburg
Stevens, Gary L. ..... Mason City
Stonehouse, Tara L. ..... Coralville
Teig, Sandra L. ..... Cedar Falls
Van Tassell, Scott A. ..... Atlantic

Bank Examiner I

Bergman, Gary A. ..... Mason City
Brandenburg, Daniel T. ..... Grinnell
Brus, Scott A. ..... West Union
Conway, Mark F. ..... Carroll
Daggy, Brad L. ..... West Union
Downing, Douglas E. ..... Atlantic
Fowles, Robert W. ..... West Des Moines
Frommelt, Carol M. ..... Bettendorf
Harken, Bryan K. ..... Le Mars
Hughes, Thomas N. ..... Cedar Falls
McBeth, Andrew L. ..... Clive
Magill, Rick J. ..... Webster City
Morrissey, Daniel J. ..... Bettendorf
Steffes, Mark J. ..... Emmetsburg
Strutzel, Craig E. ..... Cedar Rapids
Vermeer, Tom E. ..... Mt. Pleasant
Wonder, Ron L. ..... Webster City

SMALL LOAN DIVISION

Bonacci, Louis J., Jr. ..... Des Moines

OFFICE STAFF

Bartling, Pamela ..... Des Moines
Daugherty, Glenadine ..... Des Moines
Davis, Maureen ..... Des Moines
Graves, Susan ..... Lacona
Hagen, Lynn M. ..... Des Moines

INSTITUTIONS UNDER THE SUPERVISION OF THIS DEPARTMENT

Iowa Chartered Banks 543
Small Loan Licensees 171
Money Order Companies 12
Debt Management Companies 9

OPERATING STATEMENT

FOR

January 1, 1982 to December 31, 1982

	Bank	Small Loan	Total
RECEIPTS			
Total Exam fees	2,597,544.25	41,874.60	2,639,418.85
Investigation	15,442.67	2,900.00	18,342.67
License	-----	31,485.00	31,485.00
Other Receipts	1,834.74	-----	1,834.74
TOTAL INCOME	2,614,821.66	76,259.60	2,691,081.26
DISBURSEMENTS			
Salaries:			
Administration	127,033.94	5,526.69	132,560.63
Office	59,616.80	468.34	60,085.14
Supervisors & Examiners	1,757,991.49	50,768.00	1,808,759.49
Sub-Total	1,944,642.23	56,763.03	2,001,405.26
IPERS FICA & INSURANCE	294,732.80	8,523.35	303,256.15
Sub-Total	2,239,375.03	65,286.38	2,304,661.41
Travel:			
Administration	5,230.40	-----	5,230.40
Supervisors & Examiners	249,998.24	7,719.51	257,717.75
Sub-Total	255,228.64	7,719.51	262,948.15
Other Disbursements:			
Board Members Travel & Per Diem	8,773.41	-----	8,773.41
Postage	12,462.49	315.77	12,778.26
Telephone & Telegraph	14,317.35	498.65	14,816.00
Office Rental	29,167.38	1,215.28	30,382.66
Equipment	1,757.32	153.25	1,910.57
Office Supplies & Expenses	9,681.81	453.54	10,135.35
Equipment Rental	7,851.99	174.92	8,026.91
Printing	2,281.30	-----	2,281.30
Equipment Maintenance	2,777.67	94.57	2,872.24
Employee Education	90.00	-----	90.00
Subscriptions & Dues	7,509.85	100.00	7,609.85
Employee Relocation	19,730.08	-----	19,730.08
Court Reporting	-----	-----	-----
Surety Bonds	252.46	5.83	258.29
Miscellaneous	106.31	10.15	116.46
Sub-Total	116,759.42	3,021.96	119,781.38
TOTAL DISBURSEMENTS	2,611,363.09	76,027.85	2,687,390.94
GAIN OR LOSS	3,458.57	231.75	3,690.32

IOWA CHARTERED BANK RECORD

Number of Banks, Deposits, Capital and Liabilities of State and Savings Banks and Trust Companies Since 1891

Date	Number	Deposits	Capital Stock	Total Liabilities
June 30, 1891	205	33,781,706	$ 11,026,393	$ 48,254,287
June 30, 1892	245	42,467,395	12,734,300	59,011,405
June 30, 1893	325	42,151,434	14,484,120	60,854,842
June 30, 1894	350	41,987,838	15,670,800	61,271,266
June 30, 1895	364	43,627,136	16,151,300	64,045,057
June 30, 1896	370	43,955,793	16,411,400	64,626,481
June 30, 1897	372	45,442,894	16,287,200	65,799,440
June 30, 1898	383	59,336,453	16,447,000	79,697,645
June 30, 1899	402	77,405,669	16,874,170	98,704,549
June 3, 1900	448	91,147,056	16,054,900	114,392,434
June 30, 1901	474	114,731,614	18,845,400	139,554,390
June 18, 1902	531	133,692,464	20,205,400	160,711,667
May 6, 1903	574	132,443,981	21,315,400	161,462,836
April 30, 1904	619	141,471,439	22,392,300	161,676,619
May 29, 1905	677	146,493,959	24,096,800	179,676,868
May 17, 1906	745	169,609,746	25,699,800	205,145,900
April 19, 1907	812	201,953,384	28,010,800	241,512,637
May 14, 1908	845	197,927,303	28,604,300	239,340,983
May 18, 1909	898	225,155,164	30,578,300	269,730,523
June 30, 1910	951	246,921,202	32,478,800	296,673,487
May 29, 1911	984	249,829,532	33,901,800	306,680,886
June 29, 1912	1,016	278,761,504	33,982,300	336,742,687
June 28, 1913	1,068	304,794,994	37,895,800	368,819,792
June 30, 1914	1,114	314,129,495	39,918,800	383,784,073
July 6, 1915	1,171	325,812,711	41,834,800	398,503,620
June 10, 1916	1,217	359,282,185	43,866,300	436,461,786
May 21, 1917	1,254	447,051,146	45,196,300	526,652,044
June 29, 1918	1,309	496,506,261	48,407,300	584,588,132
June 30, 1919	1,320	599,897,385	49,546,550	696,565,886
June 30, 1920	1,346	657,886,492	53,816,300	800,862,729
June 30, 1921	1,350	549,310,628	55,810,800	727,080,931
June 10, 1922	1,332	556,125,674	55,915,300	713,358,785
April 3, 1923	1,329	637,205,045	56,332,300	773,202,451
June 30, 1924	1,269	605,937,170	54,192,300	779,221,107
May 1, 1925	1,217	603,223,195	50,952,800	710,059,573
June 30, 1926	1,161	590,921,480	48,901,800	682,120,699
June 30, 1927	1,096	559,916,799	45,762,300	642,837,816
June 30, 1928	1,056	563,542,395	44,831,300	643,073,159
June 29, 1929	1,021	552,554,520	43,168,300	663,065,559
June 30, 1930	975	523,148,819	41,085,300	605,796,294
June 30, 1931	893	474,927,116	38,429,500	549,265,772
June 30, 1932	703	289,224,625	28,706,500	358,198,499
June 30, 1933	*620	228,985,321	24,535,000	282,973,546
June 30, 1934	**487	225,497,000	20,538,000	259,014,402
June 30, 1935	535	300,706,633	22,666,500	336,809,667

* Includes the reports of 288 S.F. 111 banks.
** Does not include the reports of S.F. 111 banks.

IOWA CHARTERED BANK RECORD

Number of Banks, Deposits, Capital and Liabilities of State and Savings Bank and Trust Companies Since 1936

Date	Number	Deposits	Capital Stock	Total Liabilities
June 30, 1936	543	346,713,047	23,306,500	385,437,951
June 30, 1937	545	383,193,883	23,551,500	424,083,480
June 30, 1938	542	375,876,103	23,435,500	418,430,191
June 30, 1939	538	401,323,567	23,556,500	446,682,294
June 30, 1940	543	438,922,631	23,636,500	486,872,833
June 30, 1941	542	483,337,352	23,750,500	534,341,075
June 30, 1942	545	562,572,568	24,308,000	616,591,014
June 30, 1943	542	787,765,327	24,496,500	845,261,045
June 30, 1944	542	1,038,660,323	25,271,000	1,101,397,171
June 30, 1945	545	1,196,343,012	25,721,000	1,265,504,427
June 29, 1946	552	1,365,802,141	26,361,000	1,445,294,047
June 30, 1947	557	1,512,304,013	27,194,000	1,596,633,023
June 30, 1948	558	1,478,567,677	28,437,000	1,570,523,009
June 30, 1949	558	1,445,844,346	30,353,000	1,546,423,190
June 30, 1950	556	1,478,956,843	31,940,500	1,588,467,014
June 30, 1951	556	1,536,614,982	34,105,500	1,656,042,937
June 30, 1952	558	1,555,087,192	35,945,500	1,684,776,491
June 30, 1953	558	1,633,346,205	37,630,500	1,772,303,351
June 30, 1954	559	1,755,531,999	39,392,000	1,903,843,077
June 30, 1955	562	1,752,495,839	41,622,000	1,911,830,624
June 30, 1956	564	1,766,744,835	43,669,000	1,936,222,800
June 6, 1957	565	1,823,789,206	46,254,000	2,005,340,036
June 23, 1958	564	1,932,352,108	47,976,000	2,128,751,078
June 10, 1959	565	2,010,678,372	50,803,500	2,226,262,196
June 15, 1960	565	1,979,335,212	52,933,500	2,213,709,881
June 30, 1961	567	2,028,828,757	55,411,000	2,267,329,404
June 30, 1962	567	2,202,167,883	57,688,500	2,455,343,527
June 29, 1963	568	2,363,724,805	60,088,500	2,632,455,997
June 30, 1964	567	2,479,409,424	61,473,500	2,760,611,087
June 30, 1965	566	2,739,457,530	63,411,000	3,039,212,514
June 30, 1966	567	2,984,380,649	68,223,500	3,310,086,033
June 30, 1967	568	3,175,318,263	71,181,500	3,537,412,214
June 29, 1968	567	3,520,090,393	75,867,700	3,910,569,128
June 30, 1969	565	3,875,751,233	82,273,450	4,359,742,584
June 30, 1970	564	4,083,576,046	89,516,975	4,616,169,321
June 30, 1971	564	4,576,669,593	96,844,675	5,159,346,086
June 30, 1972	565	5,102,873,480	103,264,225	5,761,598,474
June 30, 1973	566	5,995,007,901	109,793,725	6,763,327,703
June 30, 1974	565	6,710,632,667	116,303,225	7,574,961,562
June 30, 1975	560	7,466,247,838	121,841,415	8,394,410,954
June 30, 1976	557	8,270,932,000	128,711,225	9,205,892,000
June 30, 1977	553	9,122,801,000	138,297,000	10,190,102,000
June 30, 1978	553	10,106,941,000	147,605,000	11,361,473,000
June 30, 1979	554	10,992,127,000	159,669,000	12,509,900,000
June 30, 1980	554	11,805,752,000	175,876,000	13,568,887,000
June 30, 1981	553	12,995,499,000	183,756,000	15,058,986,000
June 30, 1982	549	14,146,086,000	194,489,000	16,671,420,000
June 30, 1983	543	15,591,433,000	202,964,000	18,011,231,000

LIST OF 383 OFFICE CERTIFICATES OUTSTANDING AS OF JUNE 30, 1983

Under the Provisions of the Iowa Banking Act of 1969

Office Location		Bank Location
Agency	Union Bank and Trust Company	Ottumwa
Albia (1)	First Iowa State Bank	Albia
Albion	Fidelity Brenton Bank and Trust Company	Marshalltown
Alburnett	Farmers State Bank	Marion
Alexander	Latimer Bank & Trust	Latimer
Algona (1)	United Central Bank & Trust Company of Algona	Algona
Allerton	The Citizens State Bank	Corydon
Alvord	Valley State Bank	Rock Valley
Ames (2)	Union Story Trust & Savings Bank	Ames
Ames (1)	University Bank and Trust Company	Ames
Andrew	Andrew Savings Bank	Bellevue
Ankeny (1)	Ankeny State Bank	Ankeny
Arcadia	Carroll County State Bank	Carroll
Archer	Security State Bank	Sheldon
Arlington	Oelwein State Bank	Oelwein
Arthur	Ida County State Bank	Ida Grove
Atlantic (1)	First Whitney Bank and Trust	Atlantic
Audubon	Audubon State Bank	Audubon
Aurora	Oelwein State Bank	Oelwein
Austinville	State Savings Bank	Aplington
Ayrshire	Palo Alto County State Bank	Emmetsburg
Bagley	Perry State Bank	Perry
Battle Creek	First State Bank	Ida Grove
Belle Plaine (1)	Citizens State Bank	Belle Plaine
Bernard	Hawkeye Bank and Trust	Maquoketa
Bettendorf (2)	Bettendorf Bank & Trust Company	Bettendorf
Bettendorf	Davenport Bank and Trust Company	Davenport
Bettendorf	Northwest Bank & Trust Company	Davenport
Bettendorf (1)	Security State Trust & Savings Bank	Bettendorf
Birmingham	Farmers State Bank	Keosauqua
Bode	United Central Bank & Trust Company of Algona	Algona
Bonaparte	State Central Bank	Keokuk
Bondurant	Farmers Savings Bank	Mitchellville
Boone (1)	Boone State Bank & Trust Company	Boone
Booneville	Farmers and Merchants State Bank	Winterset
Boxholm	Boone State Bank & Trust Company	Boone
Brandon	Urbana Savings Bank	Urbana
Bridgewater	Union State Bank	Greenfield
Britt (1)	First State Bank	Britt
Burlington (2)	Hawkeye Bank and Trust	Burlington
Burlington (2)	Farmers & Merchants Bank & Trust	Burlington
Burnside	United Central Bank & Trust Company of Ft. Dodge	Fort Dodge
Callender	Sommers Savings Bank	Somers
Carson	Council Bluffs Savings Bank	Council Bluffs
Cedar Falls (1)	Cedar Falls Trust & Savings Bank	Cedar Falls

Office Location		Bank Location
Cedar Falls	Waterloo Savings Bank	Waterloo
Cedar Rapids (1)	First Trust & Savings Bank	Cedar Rapids
Cedar Rapids (3)	Guaranty Bank and Trust Company	Cedar Rapids
Cedar Rapids (3)	Peoples Bank and Trust Company	Cedar Rapids
Cedar Rapids (2)	United State Bank	Cedar Rapids
Cedar Rapids	Farmers State Bank	Marion
Centerville (1)	Iowa Trust and Savings Bank	Centerville
Chariton (1)	First State Bank	Chariton
Charlotte (1)	Gateway State Bank	Clinton
Chelsea	Chelsea Savings Bank	Belle Plaine
Cherokee (1)	Steele State Bank	Cherokee
Clarinda (1)	Citizens State Bank	Clarinda
Clearfield	State Savings Bank	Bedford
Clermont	Farmers Savings Bank	West Union
Cleves	Peoples Savings Bank	Wellsburg
Clinton (2)	Iowa State Savings Bank	Clinton
Clive	Hawkeye Bank & Trust of Des Moines	Des Moines
Coin	Page County State Bank	Clarinda
Colo	State Bank & Trust Company	Nevada
Coralville	Iowa State Bank & Trust Company	Iowa City
Coulter	Latimer Bank & Trust	Latimer
Council Bluffs (2)	Council Bluffs Savings Bank	Council Bluffs
Council Bluffs (2)	State Bank and Trust	Council Bluffs
Craig	Security Savings Bank	Ireton
Creston (1)	Iowa State Savings Bank	Creston
Cromwell	Iowa State Savings Bank	Creston
Crystal Lake	Manufacturers Bank & Trust Company	Forest City
Cumberland	Houghton State Bank	Red Oak
Cushing	Holstein State Bank	Holstein
Dana	Brenton State Bank of Jefferson	Jefferson
Davenport	Bettendorf Bank and Trust Company	Bettendorf
Davenport (3)	Davenport Bank and Trust Company	Davenport
Davenport (2)	First Trust & Savings Bank	Davenport
Davenport (1)	Northwest Bank and Trust Company	Davenport
Dayton	First American State Bank	Fort Dodge
Decorah (1)	Decorah State Bank	Decorah
Dedham	Commercial Savings Bank	Carroll
Deep River	Gibson Savings Bank	Gibson
Delmar	Hawkeye Bank and Trust	Maquoketa
Delta	Hayesville Savings Bank	Hayesville
Denison (1)	Crawford County Trust & Savings Bank	Denison
Denmark	Farmers Savings Bank	Wever
Des Moines (3)	Bankers Trust Company	Des Moines
Des Moines (2)	Brenton Bank and Trust Company	Urbandale
Des Moines (2)	Hawkeye-Capital Bank & Trust	Des Moines
Des Moines (2)	Hawkeye Bank & Trust of Des Moines	Des Moines
Des Moines (2)	Iowa State Bank	Des Moines
Des Moines (3)	Plaza State Bank	Urbandale
Des Moines	West Des Moines State Bank	West Des Moines
DeSoto	Earlham Savings Bank	Earlham
Dexter	Brenton Bank and Trust Company	Adel
Dixon	First Trust & Savings Bank	Wheatland
Donahue	Davenport Bank and Trust Company	Davenport

Office Location	Bank	Bank Location
Doon	Valley State Bank	Rock Valley
Dougherty	Sheffield Savings Bank	Sheffield
Dow City	Defiance State Bank	Defiance
Dubuque (3)	American Trust & Savings Bank	Dubuque
Dubuque (4)	Dubuque Bank and Trust Company	Dubuque
Dubuque (1)	Key City Bank and Trust Company	Dubuque
Duncombe	United Central Bank & Trust Company of Ft. Dodge	Fort Dodge
Dunkerton	Peoples Bank and Trust Company	Waterloo
Eagle Grove (1)	Security Savings Bank	Eagle Grove
Eldora (1)	Hardin County Savings Bank	Eldora
Elkhorn	The Shelby County State Bank	Harlan
Elliott	Houghton State Bank	Red Oak
Ellsworth	Farmers State Bank	Jewell
Ely	First Trust & Savings Bank	Cedar Rapids
Epworth	Key City Bank & Trust Company	Dubuque
Estherville (1)	Emmet County State Bank	Estherville
Fairfield (1)	Iowa State Bank & Trust Company	Fairfield
Farmersburg	Peoples State Bank	Elkader
Farmington	State Central Bank	Keokuk
Fenton	First Trust & Savings Bank	Armstrong
Fort Atkinson	Citizens Savings Bank	Spillville
Fort Dodge (2)	First American State Bank	Fort Dodge
Fort Dodge (1)	United Central Bank & Trust Co. of Ft. Dodge	Fort Dodge
Fort Madison (1)	Fort Madison Bank & Trust Company	Fort Madison
Fort Madison (1)	Iowa State Bank	Fort Madison
Fort Madison (1)	Lee County Savings Bank	Fort Madison
Garden City	Tri-County State Bank	Zearing
Garrison	State Bank of Vinton	Vinton
Geneva	Ackley State Bank	Ackley
Gilbert	Union Story Trust & Savings Bank	Ames
Gilmore City	Humboldt Trust & Savings Bank	Humboldt
Gladbrook	Security Savings Bank	Marshalltown
Glenwood (1)	Glenwood State Bank	Glenwood
Goodell	North Iowa State Bank	Belmond
Goose Lake	Gateway State Bank	Clinton
Grand River	The Decatur County State Bank	Leon
Granger	Brenton State Bank	Dallas Center
Granville	American State Bank	Sioux Center
Gravity	State Savings Bank	Bedford
Greeley	Community Savings Bank	Edgewood
Grimes	Bankers Trust Company	Des Moines
Hampton (1)	Hampton State Bank	Hampton
Hanlontown	First State Bank	Manly
Hansell	Sheffield Savings Bank	Sheffield
Harcourt	United Central Bank & Trust Company of Ft. Dodge	Fort Dodge
Harpers Ferry	Kerndt Brothers Savings Bank	Lansing
Hartford	Hartford-Carlisle Savings Bank	Carlisle
Havelock	Laurens State Bank	Laurens
Hazleton	Maynard Savings Bank	Maynard
Henderson	State Bank and Trust	Council Bluffs
Hiawatha	Farmers State Bank	Marion

Office Location	Bank Location
Hillsboro	Hawkeye Bank and Trust — Burlington
Hinton	Farmers State Bank — Merrill
Holland	Hawkeye Bank & Trust — Grundy Center
Holy Cross	Farley State Bank — Farley
Hospers	American State Bank — Sioux Center
Houghton	Pilot Grove Savings Bank — Pilot Grove
Humboldt (1)	Humboldt Trust & Savings Bank — Humboldt
Humeston	The Citizens State Bank — Corydon
Huxley	South Story Bank & Trust — Slater
Indianola (2)	Peoples Trust and Savings Bank — Indianola
Indianola (1)	Warren County Brenton Bank & Trust — Indianola
Ionia	First Security Bank & Trust Company — Charles City
Iowa City (1)	Hawkeye State Bank — Iowa City
Iowa City	Hills Bank and Trust Company — Hills
Iowa City (1)	Iowa State Bank & Trust Company — Iowa City
Iowa City	uniBank & Trust — Coralville
Iowa Falls (1)	Citizens State Bank — Iowa Falls
Jamaica	Perry State Bank — Perry
Janesville	State Bank of Waverly — Waverly
Jefferson (1)	Home State Bank — Jefferson
Johnston	Brenton Bank and Trust Company — Urbandale
Kensett	First State Bank — Manly
Keokuk (1)	Keokuk Savings Bank & Trust Company — Keokuk
Keokuk (1)	Norwest State Bank Keokuk — Keokuk
Keokuk (2)	State Central Bank — Keokuk
Kesley	Iowa State Bank — Clarksville
Keswick	United Central Bank & Trust Co. of Sigourney — Sigourney
Kinross	United Central Bank & Trust Co. of Sigourney — Sigourney
Kiron	Peoples State Bank — Odebolt
Klemme	North Iowa State Bank — Belmond
Knoxville (2)	Iowa State Savings Bank — Knoxville
Lacona	Peoples Trust and Savings Bank — Indianola
Lakota	Farmers Trust and Savings Bank — Buffalo Center
Lamont	Farmers State Savings Bank — Independence
Lamotte	Andrew Savings Bank — Bellevue
Lanesboro	Commercial Savings Bank — Carroll
Laurel	Security Savings Bank — Marshalltown
Lawton	First Trust and Savings Bank — Moville
Lehigh	United Central Bank & Trust Co. of Ft. Dodge — Fort Dodge
Le Grand	Citizens Savings Bank — Gilman
Leon (1)	The Decatur County State Bank — Leon
Lester	Peoples Bank & Trust — Rock Valley
Lincoln	Lincoln Savings Bank — Reinbeck
Lineville	The Citizens State Bank — Corydon
Linn Grove	First State Bank — Sioux Rapids
Liscomb	Hardin County Savings Bank — Eldora
Littleport	Community Savings Bank — Edgewood
Little Rock	Rock Rapids State Bank — Rock Rapids
Lorimor	Commercial State Bank — Afton
Lost Nation	First Trust & Savings Bank — Wheatland

Office Location	Bank Location
Lovilia	State Bank of Bussey — Bussey
Luverne	United Central Bank & Trust Company of Algona — Algona
Luxemberg	Fidelity Bank and Trust — Dyersville
McCallsburg	State Bank & Trust Company — Nevada
McClelland	Council Bluffs Savings Bank — Council Bluffs
Macedonia	State Bank and Trust — Council Bluffs
Macksburg	Union State Bank — Winterset
Malcolm	Grinnell State Bank — Grinnell
Mallard	Palo Alto County State Bank — Emmetsburg
Maquoketa (1)	Hawkeye Bank and Trust — Maquoketa
Maquoketa (1)	Maquoketa State Bank — Maquoketa
Marble Rock	First Security Bank and Trust Company — Charles City
Marquette	First State Savings Bank — McGregor
Marshalltown (2)	Commercial State Bank — Marshalltown
Marshalltown (1)	Fidelity Brenton Bank & Trust Company — Marshalltown
Marshalltown (1)	Security Savings Bank — Marshalltown
Martensdale	Peoples Trust and Savings Bank — Indianola
Mason City (2)	Hawkeye Bank & Trust of Mason City — Mason City
Mason City (2)	United Central Bank & Trust Co. of Mason City — Mason City
Maurice	Northwestern State Bank of Orange City — Orange City
Melcher	Iowa State Savings Bank — Knoxville
Menlo	Security State Bank — Casey
Meservey	First State Bank — Thornton
Milo	Peoples Trust and Savings Bank — Indianola
Milton	State Savings Bank — Cantril
Minburn	Raccoon Valley State Bank — Adel
Minden	Farmers and Merchants State Bank — Neola
Missouri Valley (1)	Peoples State Bank — Missouri Valley
Modale	State Bank and Trust — Council Bluffs
Montrose	Keokuk Savings Bank and Trust Company — Keokuk
Moravia	Iowa Trust and Savings Bank — Centerville
Moulton	Davis County Savings Bank — Bloomfield
Mount Joy	Central Trust and Savings Bank — Eldridge
Mount Pleasant (1)	Henry County Savings Bank — Mount Pleasant
Mount Union	Iowa State Bank — Morning Sun
Mount Vernon (1)	Mount Vernon Bank and Trust Company — Mount Vernon
Murray	Clarke County State Bank — Osceola
Muscatine (2)	Central State Bank — Muscatine
Newhall	Peoples Bank and Trust Company — Cedar Rapids
New Hartford	Parkersburg State Bank — Parkersburg
New Liberty	Liberty Trust and Savings Bank — Durant
New London	Hawkeye Bank and Trust — Burlington
New Providence	Hawkeye Bank & Trust — Eldora
Newton (1)	Jasper County Savings Bank — Newton
New Virginia	Norwalk-Cumming State Bank — Norwalk
Nichols	Farmers and Merchants Savings Bank — Lone Tree
North Liberty	uniBank & Trust — Coralville
Oakland (1)	Oakland Savings Bank — Oakland
Oakville	Farmers & Merchants Bank & Trust — Burlington
Okoboji	Dickinson County Savings Bank — Milford
Olin	Union Trust and Savings Bank — Stanwood

Office Location	Bank	Bank Location
Ollie	Hayesville Savings Bank	Hayesville
Orange City (1)	Northwestern State Bank of Orange City	Orange City
Orient	Farmers and Merchants State Bank	Winterset
Osceola (1)	Clarke County State Bank	Osceola
Oskaloosa (1)	Mahaska State Bank	Oskaloosa
Ottumwa (1)	South Ottumwa Savings Bank	Ottumwa
Ottumwa (2)	Union Bank and Trust Company	Ottumwa
Oxford Junction	Citizens State Bank	Wyoming
Pacific Junction	Glenwood State Bank	Glenwood
Panama	State Bank of Portsmouth	Portsmouth
Parkersburg (1)	Parkersburg State Bank	Parkersburg
Parkview	Central Trust and Savings Bank	Eldridge
Pella (1)	Marion County State Bank	Pella
Pleasant Hill	Hawkeye-Capital Bank & Trust	Des Moines
Pleasantville (1)	Pleasantville State Bank	Pleasantville
Plymouth	First State Bank	Manly
Pocahontas (1)	Commercial State Bank	Pocahontas
Popejoy	Farmers State Bank	Dows
Pulaski	State Savings Bank	Cantril
Quimby	Central Trust and Savings Bank	Cherokee
Randall	Randall-Story State Bank	Story City
Raymond	Farmers State Bank	Jesup
Redfield	Brenton Bank and Trust Company	Adel
Red Oak (1)	Houghton State Bank	Red Oak
Richland	Union Bank and Trust Company	Ottumwa
Ringsted	Emmet County State Bank	Estherville
Rock Valley	Valley State Bank	Rock Valley
Rowan	Brenton Bank and Trust Company	Clarion
Rubio	Rubio Savings Bank of Brighton	Brighton
Rudd	First State Bank	Nora Springs
Runnells	Hartford-Carlisle Savings Bank	Carlisle
Russell	First State Bank	Chariton
Ryan	Citizens State Bank	Hopkinton
Sabula	Teeds Grove Savings Bank	Teeds Grove
Sac City (1)	Citizens Savings Bank	Sac City
St. Charles	Farmers and Merchants State Bank	Winterset
St. Olaf	Central State Bank	Elkader
Salem	Hawkeye Bank and Trust	Burlington
Salix	Pioneer Valley Savings Bank	Sergeant Bluff
Shannon City	First State Bank	Diagonal
Sharpsburg	State Savings Bank	Bedford
Sheldon (1)	Citizens State Bank	Sheldon
Shellsburg	Urbana Savings Bank	Urbana
Shenandoah (1)	The Security Trust and Savings Bank	Shenandoah
Sherrill	Dubuque Bank & Trust Company	Dubuque
Silver City	Mills County State Bank	Glenwood
Sioux City (2)	United Central Bank & Trust Company of Sioux City	Sioux City
Sioux City (1)	Hawkeye Bank and Trust	Sioux City
Smithland	First State Bank of Mapleton	Mapleton
Spencer (1)	Farmers Trust and Savings Bank	Spencer

Office Location		Bank Location
Spirit Lake (1)	First Bank & Trust	Spirit Lake
Steamboat Rock	Hawkeye Bank & Trust	Eldora
Stockport	State Central Bank	Keokuk
Storm Lake (1)	The Commercial Trust & Savings Bank	Storm Lake
Storm Lake (1)	Security Trust & Savings Bank	Storm Lake
Sully	Kellogg-Sully Bank & Trust	Kellogg
Swaledale	First State Bank	Thornton
Taintor	Taintor Savings Bank	New Sharon
Tama (1)	Tama State Bank	Tama
Terrill	The State Bank	Spirit Lake
Thor	Humboldt Trust & Savings Bank	Humboldt
Tingley	The Tingley State Savings Bank	Mount Ayr
Toledo (1)	The State Bank of Toledo	Toledo
Truro	Union State Bank	Winterset
Underwood	State Bank and Trust	Council Bluffs
Union	Hardin County Savings Bank	Eldora
Vail	Westside State Savings Bank	Westside
Van Meter	Brenton Bank and Trust Company	Adel
Ventura	Community State Bank of Clear Lake	Clear Lake
Volga	Central State Bank	Elkader
Wadena	Elgin State Bank	Elgin
Washington (1)	Washington State Bank	Washington
Washta	Central Trust and Savings Bank	Cherokee
Waterloo (2)	Peoples Bank and Trust	Waterloo
Waterloo (2)	Waterloo Savings Bank	Waterloo
Waterville	Farmers and Merchants Savings Bank	Waukon
Waucoma	State Bank of Lawler	Lawler
Waukee	Brenton State Bank	Dallas Center
Waukon (1)	Waukon State Bank	Waukon
Waverly (1)	State Bank of Waverly	Waverly
Webster City (1)	First State Bank	Webster City
Wellman (1)	Wellman Savings Bank	Wellman
Wesley	United Central Bank & Trust Co. of Algona	Algona
West Burlington (1)	West Burlington State Bank	West Burlington
West Des Moines	Hawkeye Bank & Trust of Des Moines	Des Moines
West Des Moines (1)	West Des Moines State Bank	West Des Moines
West Point	State Central Bank	Keokuk
What Cheer	Iowa Trust & Savings Bank	Oskaloosa
Wilton (1)	Wilton Savings Bank	Wilton
Windsor Heights	Bankers Trust Company	Des Moines
Winterset (1)	Farmers and Merchants State Bank	Winterset
Woden	First State Bank	Britt
Woodward	Brenton State Bank	Dallas Center

( ) Denotes the number of facilities

BANK CHARTERS RENEWED

LOCATION	NAME OF BANK
Ames	University Bank and Trust Company
Baldwin	Baldwin Savings Bank
Bellevue	Andrew Savings Bank
Bellevue	Bellevue State Bank
Des Moines	Hawkeye Bank & Trust of Des Moines
Guttenberg	Security State Bank
Hayesville	Hayesville Savings Bank
Joice	Farmers Savings Bank
Keokuk	State Central Bank
Lohrville	Lohrville Savings Bank
Oskaloosa	Iowa Trust & Savings Bank
Treynor	Treynor State Bank
Vincent	Farmers Savings Bank
Walnut	Walnut State Bank

Footnotes at End of Section

APPLICATIONS FOR BANK OFFICES

Bank and Location	Proposed Office Location	Effective Date
Milford Dickinson County Savings Bank	Okoboji	July 9, 1982
Lake Park Security State Bank	Okoboji	July 15, 1982
Urbandale Brenton Bank and Trust Company	Johnston	August 6, 1982
Urbandale Brenton Bank and Trust Company	Des Moines	August 6, 1982
Algona (1) United Central Bank & Trust Co. of Algona	Wesley	August 16, 1982
Algona (1) United Central Bank & Trust Co. of Algona	Bode	August 16, 1982
Oskaloosa (2) Iowa Trust & Savings Bank	What Cheer	September 9, 1982
Waterloo (3) Peoples Bank and Trust Company	La Porte City	September 13, 1982
Cedar Rapids United State Bank	Cedar Rapids	December 27, 1982
Le Mars (4) Le Mars Savings Bank	Struble	January 27, 1983
Cedar Rapids First Trust and Savings Bank	Cedar Rapids	February 9, 1983
Humboldt (5) Hawkeye Bank and Trust	Livermore	March 2, 1983
Pilot Grove (6) Pilot Grove Savings Bank	Donnellson	March 2, 1983
Iowa City Iowa State Bank & Trust Company	Iowa City	March 31, 1983
Everly (7) Everly State Bank	Peterson	April 20, 1983
Sutherland Security State Bank	Calumet	May 23, 1983

Footnotes at End of Section

ACTIONS TAKEN ON BANK OFFICE APPLICATIONS

Bank and Location	Proposed Office Location	Decision and Date
Wellman Wellman Savings Bank	Wellman	Approved July 21, 1982
Milford Dickinson County Savings Bank	Okoboji	Approved September 1, 1982
Lake Park Security State Bank	Okoboji	Denied September 1, 1982
Urbandale Brenton Bank and Trust Company	Johnston	Approved September 22, 1982
Urbandale Brenton Bank and Trust Company	Des Moines	Approved September 22, 1982
Bellevue (8) Andrew Savings Bank	Andrew	Approved November 5, 1982
Algona(1) United Central Bank & Trust Co. of Algona	Wesley	Approved November 23, 1982
Algona (1) United Central Bank & Trust Co. of Algona	Bode	Approved November 23, 1982
Oskaloosa (2) Iowa Trust & Savings Bank	What Cheer	Approved January 5, 1983
Waterloo (3) Peoples Bank and Trust Company	La Porte City	Approved January 5, 1983
Cedar Rapids United State Bank	Cedar Rapids	Approved January 19, 1983
Cedar Rapids First Trust and Savings Bank	Cedar Rapids	Approved March 16, 1983
Le Mars (4) Le Mars Savings Bank	Struble	Approved April 20, 1983
Iowa City Iowa State Bank & Trust Company	Iowa City	Approved May 18, 1983
Humboldt (5) Hawkeye Bank and Trust	Livermore	Approved June 15, 1983
Pilot Grove (6) Pilot Grove Savings Bank	Donnellson	Approved June 15, 1983

Footnotes at End of Section

BANK OFFICE CERTIFICATES ISSUED

Bank and Location	Office Location	Date of Certificate
Milford Dickinson County Savings Bank	Okoboji	September 13, 1982
Eldora (9) Hardin County Savings Bank	Liscomb	October 1, 1982
Eldora (9) Hardin County Savings Bank	Union	October 1, 1982
Hills Hills Bank & Trust Company	Iowa City	November 1, 1982
Atlantic First Whitney Bank & Trust	Atlantic	December 1, 1982
Urbandale Brenton Bank and Trust Company	Johnston	December 7, 1982
Urbandale Brenton Bank and Trust Company	Des Moines	December 7, 1982
Algona (1) United Central Bank & Trust Co. of Algona	Wesley	December 30, 1982
Algona (1) United Central Bank & Trust Co. of Algona	Bode	December 30, 1982
Wellman Wellman Savings Bank	Wellman	February 10, 1983
Bellevue (8) Andrew Savings Bank	Andrew	April 25, 1983
Oskaloosa (2) Iowa Trust & Savings Bank	What Cheer	May 21, 1983
Cedar Rapids United State Bank	Cedar Rapids	May 23, 1983

Footnotes at End of Section

BANK NAME CHANGES

Bank Location	Previous Name	New Name
Atlantic	Atlantic State Bank	Norwest State Bank Atlantic
Camanche	Camanche State Bank	Hawkeye Bank and Trust
Cedar Rapids (10)	First Peoples State Bank	Peoples Bank and Trust Company
Des Moines	Hawkeye-West Bank & Trust	Hawkeye Bank & Trust of Des Moines
Grundy Center	Farmers Savings Bank	Hawkeye Bank & Trust
Keokuk	Security State Bank	Norwest State Bank Keokuk
Keokuk	The State Central Savings Bank	State Central Bank
Lake Mills	Farmers & Merchants State Bank	Hawkeye Bank & Trust
Maquoketa	Jackson State Bank and Trust Company	Hawkeye Bank and Trust
Mason City	American State Bank	Hawkeye Bank & Trust of Mason City

APPLICATIONS FOR BANK CHARTERS

Proposed Location	Bank	Effective Date
Mount Pleasant (11)	Hawkeye Bank and Trust	August 9, 1982
Waterloo (12)	Waterloo State Bank	August 30, 1982
Spencer (13)	Hawkeye Bank and Trust	October 4, 1982
Ankeny (14)	Ankeny-Hawkeye Bank and Trust	November 9, 1982
Hills (15)	HBT State Bank	June 16, 1983
Iowa City (16)	Jo. Co. State Bank	June 30, 1983

ACTIONS TAKEN ON BANK CHARTER APPLICATIONS

Proposed Location	Bank	Decision and Date
Mount Pleasant (11)	Hawkeye Bank and Trust	Approved August 9, 1982
Marshalltown (17)	SSB Interim State Bank	Approved October 14, 1982
Spencer (13)	Hawkeye Bank and Trust	Approved December 10, 1982
Waterloo (12)	Waterloo State Bank	Approved January 5, 1983
Ankeny (14)	Ankeny-Hawkeye Bank and Trust	Approved February 14, 1983

Footnotes at End of Section

BANK CHARTERS ISSUES

Location	Bank	Date of Authorization
Fort Dodge (18)	First American State Bank	July 14, 1982
Mount Pleasant (11)	Hawkeye Bank and Trust	August 9, 1982
Cedar Rapids (10)	First Peoples State Bank	December 7, 1982
Spencer (13)	Hawkeye Bank and Trust	December 15, 1982
Ankeny (14)	Ankeny-Hawkeye Bank and Trust	February 25, 1983

APPLICATIOINS FOR RELOCATIONS OF BANK CHARTERS

None

ACTIONS TAKEN ON APPLICATIONS FOR RELOCATIONS OF BANK CHARTERS

Name and Location	New Location	Decision and Date
Andrew (8) Andrew Savings Bank	Bellevue	Approved November 5, 1982

BANK CHARTER RELOCATIONS EFFECTED

Name and Location	New Location	Effective Date
Andrew (8) Andrew Savings Bank	Bellevue	April 25, 1983

APPLICATION FOR MERGER OR VOLUNTARY DISSOLUTION

Name and Location	Type of Action	Effective Date
Wesley (1) Exchange State Bank	Dissolution	August 16, 1982
Bode (1) Bode State Bank	Dissolution	August 20, 1982
Seymour (19) Seymour State Bank	Dissolution	August 20, 1982
La Porte City (3) La Porte City State Bank	Dissolution	August 20, 1982

Footnotes at End of Section

What Cheer (2) The First State Bank of What Cheer	Dissolution	September 9, 1982
Stratford (20) Farmers Savings Bank	Dissolution	November 9, 1982
Marshalltown (17) SSB Interim State Bank	Merger	December 3, 1982
Akron (21) Akron Savings Bank	Dissolution	January 20, 1983
Struble (4) Farmers Savings Bank	Dissolution	January 27, 1983
Livermore (5) Livermore State Bank	Dissolution	March 2, 1983
Donnellson (6) Citizens State Bank	Dissolution	March 2, 1983
Peterson (7) Peterson State Bank	Dissolution	April 20, 1983

BANK CHARTERS TERMINATED

Name and Location	Type of Action	Effective Date
Fort Dodge (18) The State Bank	Merger	July 15, 1982
Mount Pleasant (11) Mount Pleasant Bank and Trust Company	Closed	August 6, 1982
Mapleton (22) First State Bank	Dissolution	August 31, 1982
Union (9) Union-Whitten State Savings Bank	Dissolution	October 1, 1982
Cedar Rapids (10) Peoples Bank and Trust Company	Merger	December 7, 1982
Seymour (19) Seymour State Bank	Dissolution	December 21, 1982
Stratford (20) Farmers Savings Bank	Dissolution	December 30, 1982
Wesley (1) Exchange State Bank	Dissolution	December 30, 1982

Footnotes at End of Section

Bode (1)		
Bode State Bank	Dissolution	December 30, 1982
Lamoni (23)		
State Bank of Lamoni	Conversion	March 31, 1983
What Cheer (2)		
The First State Bank of What Cheer	Dissolution	May 20, 1983
Akron (21)		
Akron Savings Bank	Dissolution	June 17, 1983

FOOTNOTES

1) Voluntary dissolution applications were received from Bode State Bank, Bode, and Exchange State Bank, Wesley, with their assets and liabilities purchased and assumed by United Central Bank & Trust Company of Algona. Bank office applications were received from United Central Bank & Trust Company of Algona for offices in Bode and Wesley. All applications were approved with the transactions consummated on December 30, 1982.

2) Voluntary dissolution application was received from The First State Bank of What Cheer, What Cheer, with its assets and liabilities purchased and assumed by Iowa Trust & Savings Bank, Oskaloosa. Bank office application was received from Iowa Trust & Savings Bank for an office in What Cheer. Both applications were approved with the transaction consummated on May 20, 1983.

3) Voluntary dissolution application was received from La Porte City State Bank, La Porte City, with its assets and liabilities to be purchased and assumed by Peoples Bank and Trust Company, Waterloo. Bank office application was received from Peoples Bank and Trust Company for an office in La Porte City. Both applications were approved, however, the transaction has not been consummated.

4) Voluntary dissolution application was received from Farmers Savings Bank, Struble, with its assets and liabilities to be purchased and assumed by Le Mars Savings Bank, Le Mars. Bank office application was received from Le Mars Savings Bank for an office in Struble. Both applications were approved.

5) Voluntary dissolution application was received from Livermore State Bank, Livermore, with its assets and liabilities purchased and assumed by Hawkeye Bank and Trust, Humboldt. Bank office application was received from Hawkeye Bank and Trust for an office in Livermore. Both applications were approved.

6) Voluntary dissolution application was received from Citizens State Bank, Donnellson, with partial assets and liabilities purchased and assumed by Pilot Grove Savings Bank, Pilot Grove. Bank office application was received from Pilot Grove Savings Bank for an office in Donnellson. Both applications were approved.

7) Voluntary dissolution application was received from Peterson State Bank, Peterson, with its assets and liabilities purchased and assumed by Everly State Bank, Everly. Bank office application was received from Everly State Bank.

8) Bank relocation application and bank office application were received from Andrew Savings Bank, Andrew, with respect to relocating the principal place of business to Bellevue and establishing a bank office in Andrew. Both applications were approved with the transaction consummated on April 25, 1983.

9) Voluntary dissolution application was received from Union-Whitten State Savings Bank, Union, with its assets and liabilities purchased and assumed by Hardin County Savings Bank, Eldora. Bank office applications were received from Hardin County Savings Bank to establish offices in Union and Liscomb. All applications were approved with the transactions consummated on October 1, 1982.

10) Application to organize a state bank was received from First Peoples State Bank, Cedar Rapids, as was an application to merge Peoples Bank and Trust Company, Cedar Rapids, with and into First Peoples State Bank. Both applications were approved with the transaction consummated on December 7, 1982. First Peoples State Bank amended its name to Peoples Bank and Trust Company.

11) Application to organize a state bank was received from Hawkeye Bank and Trust, Mount Pleasant. Application was approved under the emergency authority granted the Superintendent of Banking as Mount Pleasant Bank and Trust Company, Mount Pleasant, was ordered closed on August 6, 1982.

12) Application to organize a state bank was received from Waterloo State Bank, Waterloo, as was an application to merge Waterloo State Bank with and into The Waterloo Savings Bank, Waterloo. Both applications were approved with the transaction consummated on June 6, 1983

13) Conversion application was received from Clay County National Bank, Spencer, to convert to a state chartered bank to be known as Hawkeye Bank and Trust. Application was approved with conversion on December 15, 1982.

14) Conversion application was received from Ankeny National Bank, Ankeny, to convert to a state chartered bank to be known as Ankeny-Hawkeye Bank and Trust. Application was approved with conversion on February 25, 1983.

15) Application to organize a state bank was received from HBT State Bank, Hills.

16) Application to organize a state bank was received from Jo. Co. State Bank, Iowa City.

17) Application to organize a state bank was received from SSB Interim State Bank, Marshalltown, as was an application to merge SSB Interim State Bank with and into Security Savings Bank, Marshalltown. Both applications were approved with the transaction consummated on April 1, 1983.

18) Application to organize a state bank was received from First American State Bank, Fort Dodge, as was an application to merge The State Bank, Fort Dodge, with and into First American State Bank. Both applicatioins were approved with the transaction consummated on July 15, 1982.

19) Voluntary dissolution application was received from Seymour State Bank, Seymour, with its assets and liabilities purchased and assumed by Centerville National Bank, Centerville, now known as Hawkeye Bank & Trust N.A. Application was approved with the transaction consummated on December 21, 1982.

20) Voluntary dissolution application was received from Farmers Savings Bank, Stratford, with its assets and liabilities purchased and assumed by Citizens National Bank, Boone. Application was approved with the transaction consummated on December 30, 1982.

21) Voluntary dissolution application was received from Akron Savings Bank, Akron, with its assets and liabilities purchased and assumed by First National Bank, Akron. Application was approved with the transaction consummated on June 17, 1983.

22) Voluntary dissolution application was received from First State Bank, Mapleton, with partial assets and liabilities purchased and assumed by First State Bank of Mapleton, Mapleton. Application was approved with the transaction consummated on August 31, 1982.

23) State Bank of Lamoni, Lamoni converted to a national banking association on March 31, 1983.

ABSTRACT NO. 216

STATE OF IOWA – DEPARTMENT OF BANKING

Abstract of Reports of Condition of 543 Iowa Chartered Banks as of June 30, 1983 as Compared with 549 Iowa Chartered Banks as of June 30, 1982

(Amount Expressed in Thousands of Dollars)	June 30, 1983	Percent	June 30, 1982	Percent	June 30, 1983 compared with June 30, 1982	Percent of Change
ASSETS						
Cash and Due from Banks	$ 1,091,174	6.06	$ 1,053,073	6.31	$ + 38,101	+ 3.62
Federal Funds Sold	661,475	3.67	817,093	4.90	– 155,618	– 19.04
U.S. Gov't. and Agency Securities	5,008,763	27.81	3,962,129	23.77	+ 1,046,634	+ 26.42
Obligations of States and Political Subdivisions	1,932,113	10.73	1,955,128	11.73	– 23,015	– 1.18
Other Bonds and Investments	80,792	.45	91,266	.55	– 10,474	– 11.47
Loans and Direct Lease Financing	8,568,941	47.57	8,229,590	49.36	+ 339,351	+ 4.12
Less: Loan Loss Valuation	(78,497)	(.44)	(72,007)	(.43)	+ (6,490)	+ 9.01
Fixed Assets	216,953	1.20	199,562	1.20	+ 17,391	+ 8.71
Other Real Estate	54,398	.31	29,725	.18	+ 24,673	+ 83.00
Other Assets	475,119	2.64	405,861	2.43	+ 69,258	+ 17.06
Total Assets	18,011,231	100.00	16,671,420	100.00	+ 1,339,811	+ 8.03
LIABILITIES						
Demand Deposits	1,933,348	10.73	2,014,840	12.08	– 81,492	– 4.04
Time and Savings Deposits	13,658,085	75.83	12,131,246	72.77	+ 1,526,839	+ 12.59
Total Deposits	15,591,433	86.56	14,146,086	84.85	+ 1,445,347	+ 10.22
Federal Funds Purchased	376,817	2.09	715,382	4.29	– 338,565	– 47.33
Other Borrowings	134,757	.75	53,006	.32	+ 81,751	+ 154.23
Mortgages Payable	9,192	.05	8,268	.05	+ 924	+ 11.18
All Other Liabilities	292,360	1.63	293,075	1.76	– 715	– .24
Total Liabilities	16,404,559	91.08	15,215,817	91.27	+ 1,188,742	+ 7.81
Subordinated Notes and Debentures	14,731	.08	18,450	.11	– 3,719	– 20.16
Total Equity Capital	1,591,941	8.84	1,437,153	8.62	+ 154,788	+ 10.77
Total Equity Capital and Debentures	1,606,672	8.92	1,455,603	8.73	+ 151,069	+ 10.38
Total Liabilities and Capital	18,011,231	100.00	16,671,420	100.00	+ 1,339,811	+ 8.04
Total Earning Assets	16,252,084	90.23	15,055,206	90.31	+ 1,196,878	+ 7.95
Total Capital to Total Deposits		10.30		10.29		

ABSTRACT NO. 216

STATE OF IOWA – DEPARTMENT OF BANKING

Abstract of Reports of Condition of 543 Iowa Chartered Banks as of June 30, 1983 as Compared with 545 Iowa Chartered Banks as of December 31, 1982

(Amounts Expressed in Thousands of Dollars)	June 30, 1983		December 31, 1982	
		Percent		Percent
ASSETS				
Cash and Due from Banks	$ 1,091,174	6.06	$ 1,274,896	7.24
Federal Funds Sold	661,475	3.67	1,052,376	5.97
U.S. Gov't. and Agency Securities	5,008,763	27.81	4,127,823	23.43
Obligations of States and Political Subdivisions	1,932,113	10.73	2,000,218	11.35
Other Bonds and Investments	80,792	.45	112,516	.64
Loans and Direct Lease Financing	8,568,941	47.57	8,439,822	47.91
Less: Loan Loss Valuation	(78,497)	(.44)	(75,590)	(.43)
Fixed Assets	216,953	1.20	209,154	1.19
Other Real Estate	54,398	.31	36,015	.21
Other Assets	475,119	2.64	438,280	2.49
Total Assets	18,011,231	100.00	17,615,510	100.00
LIABILITIES				
Demand Deposits	1,933,348	10.73	2,308,496	13.11
Time and Savings Deposits	13,658,085	75.83	12,891,776	73.18
Total Deposits	15,591,433	86.56	15,200,272	86.29
Federal Funds Purchased	376,817	2.09	548,572	3.11
Other Borrowings	134,757	.75	69,671	.40
Mortgages Payable	9,192	.05	9,680	.05
All Other Liabilities	292,360	1.63	278,507	1.58
Total Liabilities	16,404,559	91.08	16,106,702	91.43
Subordinated Notes and Debentures	14,731	.08	14,742	.08
Total Equity Capital	1,591,941	8.84	1,494,066	8.49
Total Equity Capital and Debentures	1,606,672	8.92	1,508,808	8.57
Total Liabilities and Capital	18,011,231	100.00	17,615,510	100.00
Total Earning Assets	16,252,084	90.23	15,732,755	89.31
Total Capital to Total Deposits		10.30		9.93

EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1980 – 1982

(Amounts Expressed in Thousands of Dollars)

Item Description	1982	1981	1980
OPERATING INCOME			
Interest on U.S. Gov't. Obligations	$ 478,029	$ 334,318	$ 182,795
Interest and Dividends on Other Securities	145,056	123,650	97,789
Interest on Loans	1,320,642	1,282,918	1,067,501
Interest on Balances with Banks	37,481	26,219	9,799
Trust Department	10,258	9,218	7,864
Service Charges	30,622	29,090	24,537
Exchange and Collection Charges	30,809	30,187	25,118
All Other Operating Income	11,787	11,008	9,091
Total Current Operating Income	2,064,684	1,846,608	1,424,494
OPERATING EXPENSES			
Salaries and Related	219,451	205,467	185,686
Interest on Time and Savings Deposits	1,277,023	1,103,043	761,318
Interest on Borrowed Money	86,121	82,122	48,865
Interest on Capital Notes and Debentures	2,247	2,917	2,460
Net Occupancy Expense	59,305	52,439	46,114
Provision for Loan Losses	55,303	26,843	30,404
All Other Operating Expenses	142,308	118,471	103,724
Total Current Operating Expenses	1,841,758	1,591,302	1,178,571
NET OPERATING INCOME	222,926	255,306	245,923
Taxes on Net Income	38,399	59,931	61,685
Net Securities Gains or Losses	85	(8,560)	(5,538)
Net Extraordinary Charges or Credits	13	(407)	(144)
NET INCOME BEFORE DIVIDENDS	184,625	186,408	178,556
Dividends	74,868	55,367	45,119
Net Other Increases or Decreases in Capital	12,434	5,655	2,686
NET ADDITIONS TO CAPITAL FROM PROFITS	122,191	136,696	136,123
AVERAGE ASSETS AND LIABILITIES (a)			
ASSETS			
Cash and Due from Banks	1,178,492	1,117,294	1,073,131
U.S. Gov't. Obligations	3,838,643	3,014,217	2,110,517
All Other Securities	2,065,169	1,940,606	1,734,366
Federal Funds Sold	1,017,359	949,502	794,241
Loans and Direct Lease Financing	8,119,151	7,850,225	7,837,665
All Other Assets	620,184	488,328	388,212
Total Assets	16,838,998	15,360,172	13,938,132
LIABILITIES			
Demand Deposits	2,259,424	2,615,466	3,595,312
Time and Savings Deposits	12,153,444	10,643,655	8,564,073
Total Deposits	14,412,868	13,259,121	12,159,385
Federal Funds Purchased	626,750	486,916	347,450
Other Borrowings and All Other Liabilities	347,716	283,609	238,776
Total Equity Capital and Debentures	1,451,664	1,330,526	1,192,521
Total Liabilities and Capital	16,838,998	15,360,172	13,938,132
Number of Banks as of December 31	545	551	554

(a) Asset and liability items are average figures reported at beginning, middle and end of each calendar year.

RATIO OF EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1980 – 1982

Item Description	1982	1981	1980
AMOUNTS PER $100 OF CURRENT OPERATING INCOME			
Interest on U.S. Gov't. Obligations	23.15%	18.10%	12.83%
Interest and Dividends on Other Securities	7.03	6.70	6.87
Interest on Loans	63.96	69.47	74.94
Interest on Balances with Banks	1.82	1.42	.69
Trust Department	.50	.50	.55
Service Charges	1.48	1.58	1.72
Exchange and Collection Charges	1.49	1.63	1.76
All Other Operating Income	.57	.60	.64
Total Current Operating Income	100.00%	100.00%	100.00%
Salaries and Related	10.63	11.13	13.04
Interest on Time and Savings Deposits	61.85	59.73	53.44
Interest on Borrowed Money	4.17	4.45	3.43
All Other Operating Expenses	12.55	10.86	12.83
Total Current Operating Expenses	89.20	86.17	82.74
Net Operating Income	10.80%	13.83%	17.26%
AMOUNTS PER $100 OF TOTAL ASSETS (a)			
Total Current Operating Income	12.26%	12.02%	10.22%
Total Current Operating Expenses	10.94	10.36	8.46
Net Operating Income	1.32	1.66	1.76
Net Income Before Dividends	1.10	1.21	1.28
Net Additions To Capital From Profits	.73	.89	.98
AMOUNTS PER $100 OF TOTAL CAPITAL ACCOUNT (a)			
Net Operating Income	15.36%	19.19%	20.62%
Taxes on Net Income	2.65	4.50	5.17
Net Income Before Dividends	12.72	14.01	14.97
Cash Dividends	5.16	4.16	3.78
Net Other Increases or Decreases in Capital	.86	.43	.23
Net Additions to Capital From Profits	8.42	10.27	11.41
SPECIAL RATIOS (a)			
Income on Loans including Federal Funds Sold Per $100 of Loans	14.45%	14.58%	12.37%
Income on Securities Per $100 of Securities	10.55	9.24	7.30
Service Charges Per $100 of Demand Deposits	1.36	1.11	.68
Interest Paid Per $100 of Time and Savings Deposits	10.51	10.36	8.89
AVERAGE ASSETS AND LIABILITIES (a)			
ASSETS			
Cash and Due from Banks	7.00%	7.27%	7.70%
U.S. Gov't. Obligations	22.80	19.63	15.14
All Other Securities	12.26	12.63	12.44
Federal Funds Sold	6.04	6.18	5.70
Loans and Direct Lease Financing	48.22	51.11	56.23
All Other Assets	3.68	3.18	2.79
Total Assets	100.00%	100.00%	100.00%
LIABILITIES			
Demand Deposits	13.42%	17.03%	25.79%
Time and Savings Deposits	72.17	69.29	61.45
Total Deposits	85.59	86.32	87.24
Federal Funds Purchased	3.72	3.17	2.49
Other Borrowings and All Other Liabilities	2.07	1.85	1.71
Total Equity Capital and Debentures	8.62	8.66	8.56
Total Liabilities and Capital	100.00%	100.00%	100.00
Number of Banks as of December 31	545	551	554

(a) Asset and liability items are average of figures, reported at beginning, middle and end of each calendar year.

DECEMBER 31, 1982 CONSUMER LOAN FIGURES

As Reported By 545 State Chartered Banks

Group Headings	All Banks		Under $5,000,000		$5,000,000 to $10,000,000		$10,000,000 to $15,000,000	
Number of Banks	545		7		68		115	
	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
NON-AGRICULTURAL CONSUMER LOANS								
Secured by Automobiles	316,814,009	96,927,599	502,894	41,000	11,855,068	343,335	28,932,755	513,692
Secured by Other Personal Property	164,111,806	15,448,702	91,424	3,000	7,930,800	63,340	19,262,541	246,592
Secured by Real Estate	391,034,715	-0-	2,656,488	-0-	22,399,920	-0-	49,129,898	-0-
Unsecured	233,283,941	8,199,962	630,081	-0-	6,913,547	95,881	17,313,862	7,054
Other Secured Consumer Loans	190,976,039	9,570,117	246,650	-0-	7,511,747	17,905	14,347,042	13,052
Total Non-Agricultural Loans	1,296,220,510	130,146,380	4,127,537	44,000	56,611,082	520,461	128,986,098	780,390
AGRICULTURAL RELATED CONSUMER LOANS								
Secured by Autos & Machinery	131,424,134	8,903,379	908,026	-0-	10,239,482	259,546	13,606,984	477,362
Secured by Other Personal Property	142,153,354	478,450	588,796	-0-	14,167,991	3,060	26,574,818	110,000
Secured by Farm Real Estate	63,841,122	42,766	375,500	-0-	4,895,226	42,766	10,048,738	-0-
Unsecured	34,788,568	481,006	405,000	44,000	1,215,345	-0-	4,705,683	5,000
Other Secured Consumer Loans	36,100,923	1,009,909	25,000	-0-	3,345,366	-0-	5,127,359	-0-
Total Agricultural Loans	408,308,101	10,915,510	2,302,322	44,000	33,863,410	305,372	60,063,582	592,362
TOTAL CONSUMER LOANS	1,704,528,611	141,061,890	6,429,859	88,000	90,474,492	825,833	189,049,680	1,372,752

DECEMBER 31, 1982 CONSUMER LOAN FIGURES

As Reported By 545 State Chartered Banks

Group Headings	$15,000,000 to $20,000,000		$20,000,000 to $30,000,000		$30,000,000 to $50,000,000		Over $50,000,000	
Number of Banks	69		100		105		81	
	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
NON-AGRICULTURAL CONSUMER LOANS								
Secured by Automobiles	25,916,574	647,706	46,638,044	3,556,929	66,797,623	8,540,957	136,171,051	83,283,980
Secured by Other Personal Property	12,365,481	266,996	29,052,177	1,845,671	32,248,750	2,216,812	63,160,633	10,806,291
Secured by Real Estate	53,099,401	-0-	73,242,449	-0-	109,646,428	-0-	80,860,131	-0-
Unsecured	18,471,000	-0-	30,806,156	620,657	56,738,108	535,688	102,411,187	6,940,682
Other Secured Consumer Loans	17,685,650	65,238	25,842,325	181,227	47,457,691	1,427,462	77,884,934	7,865,233
Total Non-Agricultural Loans	127,538,106	979,940	205,581,151	6,204,484	312,888,600	12,720,919	460,487,936	108,896,186
AGRICULTURAL RELATED CONSUMER LOANS								
Secured by Autos & Machinery	7,546,188	149,364	33,073,336	1,881,997	17,870,557	3,351,946	48,179,561	2,783,164
Secured by Other Personal Property	27,131,027	238,107	29,062,705	-0-	10,014,229	2,183	34,613,788	125,100
Secured by Farm Real Estate	7,922,129	-0-	18,547,501	-0-	14,143,458	-0-	7,908,570	-0-
Unsecured	3,146,944	-0-	5,881,682	55,456	3,004,090	-0-	16,429,824	376,550
Other Secured Consumer Loans	3,462,555	-0-	7,625,227	189,708	13,935,065	205,343	2,580,351	614,858
Total Agricultural Loans	49,208,843	387,471	94,190,451	2,127,161	58,967,399	3,559,472	109,712,094	3,899,672
TOTAL CONSUMER LOANS	176,746,949	1,367,411	299,771,602	8,331,645	371,855,999	16,280,391	570,200,030	112,795,858

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
1	Ackley	Ackley State Bank	1,861	10,015	5,579	16,776
2	Adair	Exchange State Bank	410	5,189	512	10,759
3	Adel	Brenton Bank and Trust Company	2,776	13,860	7,344	32,978
4	Adel	Raccoon Valley State Bank	827	9,998	511	17,519
5	Afton	Commercial State Bank	532	3,475	276	13,441
6	Albert City	Albert City Savings Bank	739	4,325	2,107	5,117
7	Albia	First Iowa State Bank	1,917	14,447	3,131	14,321
8	Alden	Alden State Bank	788	7,130	393	5,151
9	Algona	Iowa State Bank	1,970	16,621	5,053	25,477
10	Algona	United Central Bank & Trust Company of Algona	1,443	14,297	8,226	40,012
11	Allison	State Bank of Allison	656	2,029	5,221	12,957
12	Alta	The First Trust and Savings Bank	558	2,726	600	7,458
13	Alta Vista	Alta Vista State Bank	168	4,736	1,119	7,818
14	Alton	The Alton Savings Bank	458	5,894	652	6,173
15	Altoona	Altoona State Bank	1,943	3,046	2,644	12,559
16	Ames	Union Story Trust & Savings Bank	6,706	8,721	5,345	45,954
17	Ames	University Bank & Trust Company	6,006	20,348	7,292	20,856
18	Anamosa	Citizens Savings Bank	1,347	8,349	3,788	17,344
19	Anita	Anita State Bank	504	1,729	2,087	13,681
20	Ankeny	Ankeny State Bank	2,437	16,568	1,556	24,692
21	Ankeny	Hawkeye-Ankeny Bank and Trust	3,172	8,206	1,601	12,339
22	Anthon	The First Trust & Savings Bank	604	1,066	1,405	9,295
23	Aplington	State Savings Bank	1,002	4,160	937	9,015
24	Aredale	Aredale State Bank	165	1,461	685	3,011
25	Armstrong	First Trust and Savings Bank	1,464	6,222	2,518	11,825
26	Ashton	Ashton State Bank	836	5,407	3,950	10,256
27	Atkins	Peoples Savings Bank	265	4,261	146	4,090
28	Atlantic	First Whitney Bank and Trust	2,476	14,415	9,300	26,875
29	Atlantic	Norwest State Bank Atlantic	4,523	44,224	4,128	28,393
30	Auburn	Auburn Savings Bank	344	1,815	1,403	5,326
31	Audubon	Audubon State Bank	1,199	8,790	1,112	26,993
32	Aurelia	The First Trust & Savings Bank	855	2,786	1,107	7,550
33	Avoca	Citizens Savings Bank	470	9,728	1,549	8,987
34	Avoca	The Avoca State Bank	724	11,236	330	8,202
35	Baldwin	Baldwin Savings Bank	646	4,379	950	5,373
36	Bancroft	Farmers & Traders Savings Bank	761	4,037	2,409	10,590
37	Baxter	State Savings Bank	409	2,259	723	6,131
38	Bayard	The Farmers State Bank	361	2,993	9	4,036
39	Beaman	Farmers Savings Bank	437	10,217	585	4,549
40	Bedford	State Savings Bank	866	10,699	1,593	17,366
41	Belle Plaine	Chelsea Savings Bank	581	7,275	2,091	9,169
42	Belle Plaine	Citizens State Bank	957	14,497	2,031	19,170
43	Bellevue	Andrew Savings Bank	774	5,002	644	10,047
44	Bellevue	Bellevue State Bank	879	5,805	1,318	10,486
45	Belmond	First State Bank	1,032	11,402	4,801	21,853
46	Belmond	North Iowa State Bank	632	7,221	1,087	12,074
47	Bennett	Bennett State Bank	570	2,197	31	8,350
48	Bettendorf	Bettendorf Bank & Trust Company	15,115	9,780	12,585	53,355
49	Bettendorf	Security State Trust and Savings Bank	1,824	2,036	97	21,352
50	Blairstown	Benton County State Bank	418	880	1,377	6,799
51	Blencoe	Blencoe State Bank	520	5,723	649	5,000
52	Bloomfield	Davis County Savings Bank	1,969	16,341	2,213	18,440
53	Blue Grass	Blue Grass Savings Bank	913	6,598	3,404	16,391
54	Boone	Boone State Bank and Trust Company	4,615	17,927	3,946	30,991
55	Boyden	Farmers Savings Bank	921	3,549	2,587	15,765
56	Breda	Breda Savings Bank	1,118	2,990	397	7,591
57	Brighton	Rubio Savings Bank of Brighton	399	4,448	338	4,702
58	Britt	First State Bank	1,516	12,766	4,672	16,977
59	Brooklyn	Poweshiek County Savings Bank	752	7,503	2,859	7,883
60	Brunsville	First State Bank	277	3,520	166	3,484
61	Buffalo	Buffalo Savings Bank	517	1,860	3,529	9,413
62	Buffalo Center	The Farmers Trust and Savings Bank	1,331	13,105	3,172	20,634
63	Burlington	Farmers & Merchants Bank & Trust	4,584	33,587	6,410	25,490
64	Burlington	Hawkeye Bank and Trust	8,483	12,248	15,561	57,322
65	Burt	Burt Savings Bank	318	3,905	62	3,296

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(182)	240	455	34,744	-0-	3,052	3,476	27,713	-0-	503	1
(147)	165	992	17,880	-0-	1,501	1,703	14,347	42	287	2
(170)	998	2,005	59,791	-0-	4,416	4,869	49,431	395	680	3
(190)	158	1,560	30,383	-0-	2,030	2,549	25,265	-0-	539	4
(30)	847	875	19,416	-0-	1,552	1,277	16,318	-0-	269	5
(86)	67	539	12,808	-0-	1,492	1,792	9,083	200	241	6
(141)	387	1,093	35,155	-0-	3,459	3,381	27,637	10	668	7
(61)	30	570	14,001	-0-	1,351	1,067	11,188	181	214	8
(282)	1,171	1,812	51,822	-0-	4,618	3,935	40,266	1,871	1,186	9
(397)	917	1,922	66,420	-0-	5,180	7,193	51,328	1,577	1,142	10
(148)	109	678	21,502	-0-	2,184	2,206	15,850	910	352	11
(62)	97	436	11,813	-0-	957	630	10,087	-0-	139	12
(90)	36	530	14,317	-0-	2,064	1,203	10,746	-0-	304	13
(45)	80	400	13,612	-0-	1,350	1,038	10,939	-0-	285	14
(39)	564	334	21,051	-0-	1,986	3,015	15,806	-0-	244	15
(80)	1,200	1,855	69,701	-0-	4,527	14,872	46,798	2,844	660	16
(240)	453	1,283	55,998	-0-	4,601	11,994	38,607	-0-	796	17
(175)	131	518	31,302	-0-	4,176	1,857	24,097	658	514	18
(127)	103	641	18,618	-0-	1,732	1,383	15,122	-0-	381	19
(183)	606	1,175	46,851	-0-	3,432	6,789	36,096	67	467	20
(114)	446	545	26,195	-0-	2,077	3,245	19,866	445	562	21
(103)	200	391	12,858	-0-	1,189	1,418	10,032	-0-	219	22
(76)	133	467	15,638	-0-	1,445	2,215	11,047	750	181	23
(9)	65	-0-	5,378	-0-	673	578	4,115	-0-	12	24
(123)	152	863	22,921	-0-	2,220	2,775	16,979	513	434	25
(87)	75	807	21,244	-0-	1,622	1,164	17,919	27	512	26
(40)	70	-0-	8,792	-0-	686	1,548	6,558	-0-	-0-	27
(154)	507	1,379	54,798	-0-	4,012	5,536	44,367	-0-	883	28
(258)	285	2,013	83,308	-0-	5,607	5,255	71,163	-0-	1,283	29
(53)	19	-0-	8,854	-0-	949	1,459	6,446	-0-	-0-	30
(115)	819	1,838	40,636	-0-	3,156	3,435	33,071	221	753	31
(84)	54	354	12,622	-0-	1,275	854	10,233	1	259	32
(161)	181	489	21,243	-0-	1,747	1,033	18,014	-0-	449	33
(133)	213	2,222	22,794	-0-	2,555	1,471	18,424	-0-	344	34
(56)	120	401	11,813	-0-	1,230	842	9,449	-0-	292	35
(93)	174	620	18,498	-0-	1,892	1,325	14,749	-0-	532	36
(51)	150	326	9,947	-0-	775	947	8,125	-0-	100	37
-0-	109	8	7,516	-0-	655	1,163	5,698	-0-	-0-	38
(123)	27	419	16,111	-0-	1,336	989	13,480	-0-	306	39
(25)	165	893	31,557	-0-	2,730	3,365	24,576	212	674	40
(99)	341	594	19,952	-0-	2,059	1,612	15,642	249	390	41
(174)	798	1,039	38,318	-0-	2,878	4,030	29,890	487	1,033	42
(97)	475	418	17,263	-0-	1,482	1,115	14,169	199	298	43
(128)	212	973	19,545	250	1,349	2,725	14,653	129	439	44
(46)	200	1,044	40,286	-0-	4,269	2,692	32,548	144	633	45
(91)	364	602	21,889	-0-	1,542	1,417	18,402	302	226	46
(57)	64	248	11,403	-0-	951	1,250	8,988	29	185	47
(567)	1,674	2,417	94,359	540	6,357	26,594	58,678	1,309	881	48
(3)	811	1,820	27,937	400	2,247	5,340	19,073	563	314	49
(68)	102	18	9,526	-0-	1,351	1,236	6,939	-0-	-0-	50
(68)	49	365	12,238	-0-	1,080	1,742	9,185	-0-	231	51
(168)	279	1,109	40,183	-0-	3,592	4,237	31,528	-0-	826	52
(124)	149	691	28,022	-0-	3,402	2,021	21,851	240	508	53
(120)	698	2,882	60,939	-0-	4,600	6,947	45,069	2,331	1,992	54
(145)	480	863	24,020	-0-	2,059	1,399	20,212	118	232	55
(74)	69	253	12,344	-0-	1,724	1,493	8,958	-0-	169	56
(43)	28	-0-	9,872	-0-	1,025	1,048	7,778	-0-	21	57
(202)	512	1,065	37,306	-0-	2,869	3,480	30,282	199	476	58
(64)	46	402	19,381	-0-	1,909	1,342	15,828	-0-	302	59
(90)	314	-0-	7,671	-0-	1,093	812	5,766	-0-	-0-	60
(105)	250	298	15,762	-0-	2,243	1,211	12,171	-0-	137	61
(168)	266	1,252	39,592	-0-	2,979	2,948	32,508	244	913	62
(245)	873	1,695	72,394	-0-	6,194	7,493	57,271	383	1,053	63
(648)	3,366	2,939	99,271	-0-	6,894	14,665	74,346	2,024	1,342	64
(17)	40	327	7,931	-0-	591	797	6,481	-0-	62	65

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
66	Bussey	State Bank of Bussey	980	3,190	353	6,862
67	Calmar	Iowa State Bank	1,762	2,256	2,957	3,411
68	Camanche	Hawkeye Bank and Trust	952	4,012	1,611	6,882
69	Cambridge	Cambridge State Bank	228	4,290	1,366	2,587
70	Cantril	State Savings Bank	888	2,811	659	9,666
71	Carlisle	Hartford-Carlisle Savings Bank	1,138	4,564	1,924	20,393
72	Carpenter	Carpenter Savings Bank	702	535	-0-	3,121
73	Carroll	Carroll County State Bank	3,495	13,543	6,259	17,891
74	Carroll	Commercial Savings Bank	3,109	23,784	8,181	22,024
75	Cascade	Cascade State Bank	714	4,159	1,604	15,843
76	Casey	Security State Bank	580	1,848	2,088	15,071
77	Cedar Falls	Cedar Falls Trust and Savings Bank	3,814	4,723	8,031	45,386
78	Cedar Falls	Midway Bank and Trust	2,501	10,414	2,997	17,131
79	Cedar Rapids	Brenton Bank and Trust Company	1,961	6,608	2,379	14,192
80	Cedar Rapids	First Trust and Savings Bank	5,848	13,921	6,580	27,963
81	Cedar Rapids	Guaranty Bank and Trust	1,995	21,954	4,731	14,567
82	Cedar Rapids	Massachusetts Fidelity Trust Company	225	-0-	252	-0-
83	Cedar Rapids	Peoples Bank and Trust Company	11,368	63,360	29,743	75,593
84	Cedar Rapids	United State Bank	4,407	9,240	7,433	25,895
85	Center Point	Iowa State Bank and Trust Company	435	3,913	132	1,468
86	Centerville	Iowa Trust and Savings Bank	6,288	23,050	11,251	27,192
87	Central City	City State Bank	311	4,611	1,912	8,233
88	Chariton	First State Bank	1,194	5,295	9,123	18,820
89	Charles City	Commercial Trust & Savings Bank	1,507	15,861	3,188	22,350
90	Charles City	First Security Bank and Trust Company	2,676	19,580	11,759	42,203
91	Charter Oak	Farmers State Bank	327	1,435	1,345	4,799
92	Cherokee	Central Trust and Savings Bank	980	5,217	647	6,754
93	Cherokee	Cherokee State Bank	2,964	22,938	11,590	26,267
94	Cherokee	The Steele State Bank	1,552	1,400	1,932	15,967
95	Churdan	First State Bank	366	7,725	395	3,216
96	Clarence	The Clarence Savings Bank	3,777	5,491	2,223	13,797
97	Clarinda	Citizens State Bank	1,183	13,540	6,640	24,667
98	Clarinda	Page County Savings Bank	1,540	28,996	2,867	15,219
99	Clarion	Brenton Bank and Trust Company	2,038	5,464	3,806	18,087
100	Clarksville	Iowa State Bank	1,436	4,095	2,388	18,730
101	Clear Lake	Clear Lake Bank and Trust Company	2,689	10,387	9,921	28,300
102	Clear Lake	Community State Bank of Clear Lake	872	8,064	1,105	12,073
103	Cleghorn	Cleghorn State Bank	667	1,810	90	4,842
104	Climbing Hill	Climbing Hill Savings Bank	431	1,396	50	3,820
105	Clinton	Gateway State Bank	1,761	6,345	542	9,496
106	Clinton	Iowa State Savings Bank	2,079	16,370	7,840	20,839
107	Coggon	Linn County State Bank	370	5,932	-0-	3,444
108	Colesburg	Farmers Savings Bank	659	4,542	598	5,508
109	Collins	Exchange State Bank	552	4,849	20	5,062
110	Columbus Junction	Columbus Junction State Bank	1,079	2,839	3,662	29,075
111	Conrad	The First State Bank	1,159	3,351	3,471	10,012
112	Coon Rapids	Iowa Savings Bank	2,451	7,680	281	18,631
113	Coralville	uniBank & Trust	2,042	15,035	1,997	9,083
114	Correctionville	Corn Belt State Bank	496	6,958	1,510	5,557
115	Corwith	Corwith State Bank	108	4,209	324	4,613
116	Corydon	Corydon State Bank	1,288	9,235	1,454	14,006
117	Corydon	The Citizens State Bank	2,108	7,609	5,350	18,833
118	Council Bluffs	Council Bluffs Savings Bank	14,530	47,103	25,006	75,641
119	Council Bluffs	State Bank & Trust	3,042	7,932	19,285	50,016
120	Crawfordsville	Peoples Savings Bank	203	2,809	817	1,377
121	Cresco	Cresco Union Savings Bank	2,765	15,361	7,722	24,092
122	Creston	Iowa State Savings Bank	2,607	11,872	5,697	31,360
123	Cylinder	Cylinder State Bank	456	3,664	2,277	7,281
124	Dallas Center	Brenton State Bank	2,844	11,271	5,714	29,995
125	Danbury	Farmers Savings Bank	531	4,103	95	3,431
126	Danville	Danville State Savings Bank	670	7,305	1,912	13,943
127	Davenport	Davenport Bank & Trust Company	48,756	308,320	127,374	171,293
128	Davenport	First Trust & Savings Bank	7,384	5,428	7,133	48,338
129	Davenport	Northwest Bank & Trust Company	38,735	28,286	2,175	101,833
130	Decorah	Decorah State Bank	2,559	20,578	9,328	46,853

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(57)	83	-0-	11,411	-0-	1,315	1,056	9,040	-0-	-0-	66
-0-	24	277	10,687	-0-	1,310	1,554	7,646	-0-	177	67
(87)	190	471	14,031	-0-	927	1,635	11,190	100	179	68
(84)	58	56	8,501	-0-	914	635	6,683	269	-0-	69
-0-	27	374	14,425	-0-	647	1,562	11,896	-0-	320	70
(145)	155	1,156	29,185	-0-	2,668	3,368	22,542	-0-	607	71
(11)	60	-0-	4,407	-0-	603	665	3,134	-0-	5	72
(57)	763	1,352	43,246	-0-	4,160	6,722	31,187	500	677	73
(182)	151	1,385	58,452	-0-	6,042	7,102	44,394	-0-	914	74
(160)	142	658	22,960	-0-	2,665	2,209	17,639	-0-	447	75
(133)	126	737	20,317	-0-	1,724	1,994	16,292	-0-	307	76
(511)	442	5,442	67,327	-0-	8,510	9,487	46,499	2,584	247	77
(115)	446	646	34,020	-0-	3,273	4,627	25,373	297	450	78
(87)	355	770	26,178	175	1,513	4,590	19,227	571	102	79
(355)	1,326	1,219	56,502	-0-	5,832	7,676	42,276	-0-	718	80
(237)	946	1,204	45,160	-0-	4,083	7,186	33,646	-0-	245	81
-0-	-0-	3	480	-0-	182	149	-0-	-0-	149	82
(534)	1,878	4,119	185,527	-0-	20,977	24,850	129,984	7,943	1,773	83
(317)	1,124	1,596	49,378	-0-	3,118	7,218	36,489	2,035	518	84
(23)	208	139	6,272	-0-	552	809	4,547	275	89	85
(107)	220	1,731	69,625	-0-	6,558	5,496	55,618	650	1,303	86
(23)	140	550	15,734	-0-	1,750	781	12,806	77	320	87
(199)	420	1,523	36,176	-0-	2,612	2,053	30,217	600	694	88
(224)	19	1,301	44,002	-0-	4,707	3,653	34,609	265	768	89
(330)	420	1,886	78,194	-0-	7,004	6,654	63,241	391	904	90
(44)	84	225	8,171	-0-	844	655	6,512	-0-	160	91
(60)	200	402	14,140	-0-	2,072	2,161	9,651	12	244	92
(235)	278	1,891	65,693	-0-	7,475	5,601	47,347	4,197	1,073	93
(162)	231	770	21,690	-0-	1,551	2,458	17,318	-0-	363	94
(41)	23	-0-	11,684	-0-	1,609	1,948	8,102	25	-0-	95
(115)	24	612	25,809	-0-	2,572	1,894	20,607	146	590	96
(159)	504	1,809	48,184	-0-	4,286	4,887	38,096	-0-	915	97
(218)	193	1,473	50,070	-0-	3,562	3,486	42,141	3	878	98
(160)	389	657	30,281	-0-	2,243	2,326	25,262	45	405	99
(50)	197	811	27,607	-0-	3,067	3,517	20,414	-0-	609	100
(204)	360	1,307	52,760	-0-	4,841	6,763	39,872	418	866	101
(71)	412	911	23,366	-0-	1,787	3,276	18,145	-0-	158	102
(47)	39	197	7,598	-0-	672	853	5,900	-0-	173	103
(22)	32	161	5,868	-0-	635	720	4,410	-0-	103	104
(98)	776	435	19,257	-0-	964	2,490	15,246	247	310	105
(240)	1,058	1,090	49,036	-0-	4,360	5,141	38,897	-0-	638	106
(27)	54	-0-	9,773	-0-	1,455	1,088	7,224	-0-	6	107
(20)	147	321	11,755	-0-	967	983	9,583	9	213	108
(54)	114	315	10,858	-0-	1,108	795	8,412	307	236	109
(55)	622	1,238	38,460	-0-	3,104	2,948	31,305	180	923	110
(108)	562	373	18,820	-0-	1,934	1,629	14,964	-0-	293	111
(205)	202	852	29,892	-0-	2,172	3,157	23,282	671	610	112
(65)	639	761	29,492	-0-	1,787	2,740	23,444	1,000	521	113
(49)	48	405	14,925	-0-	1,681	1,704	11,191	-0-	349	114
(40)	113	468	9,795	-0-	817	661	8,136	-0-	181	115
(55)	267	1,292	27,487	-0-	2,049	2,778	22,368	-0-	292	116
(84)	135	971	34,922	-0-	2,850	3,952	27,449	155	516	117
(1,306)	2,550	3,878	167,402	-0-	13,784	27,200	116,652	7,995	1,771	118
(508)	2,205	2,533	84,505	-0-	6,339	9,088	64,018	4,163	897	119
(34)	102	171	5,445	-0-	587	623	4,004	135	96	120
(437)	338	1,817	51,658	-0-	4,478	3,783	42,538	47	812	121
(27)	1,276	1,530	54,315	-0-	4,112	4,972	44,346	-0-	885	122
(69)	103	486	14,198	-0-	1,718	818	11,382	-0-	280	123
(151)	1,004	1,432	52,109	-0-	3,691	4,756	42,989	243	521	124
(36)	30	260	8,414	-0-	927	744	6,641	-0-	102	125
(129)	270	611	24,582	-0-	2,345	2,102	19,620	-0-	515	126
(1,840)	8,560	22,974	685,437	-0-	69,263	70,126	396,998	141,844	7,206	127
(605)	1,564	2,051	71,293	-0-	5,453	15,208	48,594	1,062	976	128
(851)	5,009	3,486	178,673	1,000	16,722	19,529	126,035	12,024	3,363	129
(486)	893	2,360	82,085	-0-	6,221	7,354	67,350	-0-	1,160	130

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
131	Decorah	Security Bank & Trust Company	1,995	18,646	4,094	26,078
132	Defiance	Defiance State Bank	408	3,107	1,232	7,052
133	Delhi	Delhi Savings Bank	435	5,186	442	6,333
134	Denison	Crawford County Trust and Savings Bank	2,437	6,263	2,977	29,587
135	Denver	Denver Savings Bank	695	2,299	1,432	13,634
136	Des Moines	Bankers Trust Company	107,953	87,173	5,111	358,209
137	Des Moines	Hawkeye Bank & Trust of Des Moines	4,167	1,902	9,022	40,594
138	Des Moines	Hawkeye-Capital Bank and Trust	7,421	14,979	12,749	54,311
139	Des Moines	Iowa State Bank	3,107	24,134	9,418	20,643
140	DeWitt	DeWitt Bank and Trust Company	2,858	17,271	4,904	32,847
141	DeWitt	First Central State Bank	1,154	7,012	3,393	19,689
142	Diagonal	First State Bank	312	2,641	86	3,239
143	Dike	Iowa Savings Bank	623	8,399	1,575	7,197
144	Donnellson	Citizens State Bank	1,517	794	494	12,432
145	Douds	Farmers & Traders Savings Bank	209	3,242	200	2,430
146	Dows	Farmers State Bank of Dows	562	5,428	3,837	6,120
147	Dubuque	American Trust & Savings Bank	15,552	36,526	22,604	107,684
148	Dubuque	Dubuque Bank & Trust Company	44,670	59,765	29,987	77,184
149	Dubuque	Key City Bank & Trust Comany	2,758	3,172	4,623	19,430
150	Dumont	State Bank of Dumont	523	885	1,857	7,391
151	Dunlap	Dunlap Savings Bank	581	2,163	5,672	11,238
152	Durant	Liberty Trust and Savings Bank	1,923	11,707	5,471	24,191
153	Dyersville	Fidelity Bank & Trust	1,128	12,987	3,892	15,824
154	Dysart	Dysart State Bank	553	4,963	575	10,706
155	Eagle Grove	Brenton State Bank	501	3,878	1,703	12,445
156	Eagle Grove	Security Savings Bank	1,416	15,687	1,077	24,409
157	Earlham	Earlham Savings Bank	553	8,925	3,572	16,430
158	Earling	Farmers Trust & Savings Bank	346	5,104	716	7,956
159	Earlville	The State Bank of Earlville	517	5,230	404	5,903
160	Early	Early Savings Bank	664	3,188	1,638	9,433
161	Edgewood	Community Savings Bank	834	6,191	3,027	11,237
162	Eldora	Hardin County Savings Bank	1,770	17,373	10,359	34,032
163	Eldora	Hawkeye Bank & Trust	2,650	3,419	3,179	10,207
164	Eldridge	Central Trust & Savings Bank	2,020	9,937	4,760	38,118
165	Elgin	Elgin State Bank	773	3,299	1,766	8,310
166	Elkader	Central State Bank	1,818	10,777	7,764	14,970
167	Elkader	Peoples State Bank	524	6,461	2,700	6,762
168	Elma	Peoples Savings Bank	520	4,840	2,490	7,819
169	Emerson	Emerson State Bank	494	1,904	799	6,095
170	Emmetsburg	Iowa Trust & Savings Bank	2,435	8,411	7,030	20,291
171	Emmetsburg	Palo Alto County State Bank	1,741	14,366	5,974	24,883
172	Estherville	Emmet County State Bank	1,643	32,164	4,874	31,702
173	Estherville	United Central Bank & Trust Co. of Estherville	2,809	10,230	6,840	27,027
174	Evansdale	Evansdale State Bank	693	2,817	1,064	6,854
175	Everly	Everly State Bank	730	1,527	2,059	11,619
176	Exira	Exchange State Bank	352	7,739	4,000	11,779
177	Fairbank	Fairbank State Bank	559	2,847	1,309	6,882
178	Fairfax	Fairfax State Savings Bank	688	11,172	3,943	11,969
179	Fairfield	Iowa State Bank and Trust Company	2,716	5,434	6,304	29,562
180	Farley	Farley State Bank	1,732	4,285	2,748	14,632
181	Farnhamville	Security Savings Bank	350	1,663	2,010	7,558
182	Fayette	State Bank of Fayette	377	2,177	314	5,323
183	Forest City	Forest City Bank & Trust Company	2,116	10,952	1,749	15,718
184	Forest City	Manufacturers Bank & Trust Company	1,535	32,897	787	18,242
185	Fort Dodge	First American State Bank	4,590	25,420	20,179	67,060
186	Fort Dodge	United Central Bank & Trust Co. of Fort Dodge	9,069	25,710	18,153	73,086
187	Fort Madison	Fort Madison Bank & Trust Company	4,938	7,433	4,433	30,463
188	Ft. Madison	Iowa State Bank	2,087	6,262	1,203	14,253
189	Fort Madison	Lee County Savings Bank	2,013	10,910	3,600	28,416
190	Fostoria	Farmers Savings Bank	621	4,713	1,122	7,794
191	Fredericksburg	First State Bank	788	4,043	2,269	11,671
192	Frederika	Farmers Savings Bank	355	1,061	2,664	4,766
193	Fremont	Farmers Savings Bank	1,089	8,870	3,079	8,386
194	Galva	First Trust and Savings Bank	468	1,463	1,360	6,754
195	Garnavillo	The Garnavillo Savings Bank	499	5,401	1,038	7,821

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(251)	555	1,453	52,570	35	3,947	5,399	41,769	641	779	131
(60)	185	379	12,303	-0-	1,098	694	10,276	-0-	235	132
(103)	251	251	12,795	-0-	1,145	1,148	10,043	243	216	133
(248)	392	1,763	43,171	-0-	3,346	3,023	36,129	28	645	134
(83)	140	607	18,724	-0-	1,693	1,684	15,003	-0-	344	135
(3,073)	5,414	15,532	576,319	7,000	30,857	145,532	254,612	130,727	7,591	136
(389)	1,459	1,311	58,066	-0-	3,825	16,063	35,626	1,631	921	137
(438)	4,725	3,507	97,254	-0-	7,610	19,323	64,815	4,516	990	138
(359)	712	1,413	59,068	-0-	8,593	7,895	41,555	411	614	139
(254)	615	1,290	59,531	-0-	4,579	5,522	47,875	583	972	140
(112)	348	802	32,286	-0-	2,475	2,363	26,811	20	617	141
(50)	46	8	6,282	-0-	681	813	4,788	-0-	-0-	142
(133)	73	471	18,205	-0-	2,839	1,972	13,036	-0-	358	143
(201)	34	628	15,698	-0-	795	1,522	13,195	-0-	186	144
(72)	64	3	6,076	-0-	448	1,090	4,532	-0-	6	145
(50)	103	437	16,437	-0-	1,626	981	13,073	500	257	146
(758)	2,182	3,911	187,701	700	14,893	29,484	131,755	8,325	2,544	147
(890)	1,162	13,718	225,596	75	15,113	21,756	141,992	36,613	10,047	148
(151)	705	439	30,986	-0-	2,515	5,662	21,163	1,298	348	149
(72)	71	14	10,669	-0-	1,381	1,783	7,446	-0-	59	150
(10)	481	595	20,720	-0-	2,563	2,499	15,113	-0-	545	151
(143)	462	1,258	44,869	-0-	4,489	3,660	35,217	249	1,254	152
(180)	354	974	34,979	-0-	2,921	2,625	28,835	-0-	308	153
(72)	146	458	17,329	-0-	1,359	1,650	13,972	78	270	154
(84)	250	600	19,293	175	1,359	1,264	15,627	512	356	155
(149)	234	1,835	44,509	-0-	3,460	2,500	37,805	-0-	744	156
(163)	341	1,013	30,671	-0-	3,978	1,891	24,051	-0-	751	157
(87)	105	392	14,532	-0-	1,387	1,061	11,697	-0-	387	158
(11)	53	277	12,373	-0-	896	747	10,428	67	235	159
(21)	180	122	15,204	-0-	1,612	1,508	11,893	68	123	160
(105)	138	688	22,010	-0-	2,535	1,947	16,672	400	456	161
(179)	653	2,633	66,641	-0-	6,353	5,722	53,027	284	1,255	162
(91)	132	587	20,083	-0-	1,334	4,206	14,113	65	365	163
(317)	773	1,944	57,235	-0-	4,641	5,626	45,347	649	972	164
(92)	52	536	14,644	-0-	1,256	1,423	11,724	-0-	241	165
(122)	142	739	36,088	-0-	3,715	3,876	27,925	-0-	572	166
(67)	246	417	17,043	-0-	1,535	1,398	12,879	918	313	167
(100)	222	489	16,280	-0-	1,373	1,465	13,126	-0-	316	168
(49)	453	20	9,716	-0-	1,004	1,175	7,520	-0-	17	169
(130)	298	969	39,304	-0-	3,542	3,321	31,532	292	617	170
(121)	213	1,639	48,695	-0-	3,510	4,063	40,146	228	748	171
(145)	332	2,411	72,981	-0-	6,571	4,301	61,607	-0-	1,502	172
(194)	626	1,859	49,197	-0-	3,553	5,421	39,791	-0-	432	173
(47)	508	274	12,163	-0-	1,179	2,010	8,825	-0-	149	174
(58)	282	582	16,741	-0-	1,909	1,371	13,096	-0-	365	175
(88)	351	688	24,821	-0-	2,130	1,971	20,260	-0-	460	176
(67)	178	272	11,980	-0-	1,183	1,080	9,528	-0-	189	177
(74)	114	785	28,597	-0-	3,139	2,319	22,629	-0-	510	178
(88)	282	960	45,170	-0-	4,108	7,014	33,298	-0-	750	179
(176)	480	533	24,234	-0-	2,010	2,209	19,622	-0-	393	180
(34)	92	4	11,643	-0-	1,923	1,418	8,222	80	-0-	181
(50)	37	305	8,483	-0-	583	1,004	6,793	-0-	103	182
(66)	446	1,520	32,435	-0-	2,708	3,277	24,768	1,147	535	183
(388)	620	1,621	55,314	-0-	4,592	3,341	46,381	122	878	184
(803)	2,073	7,095	125,614	-0-	11,333	7,502	104,802	-0-	1,977	185
(930)	2,820	3,888	131,796	-0-	9,489	15,452	99,470	1,348	6,037	186
(270)	765	2,051	49,813	-0-	4,705	5,269	39,058	276	505	187
(122)	267	474	24,424	-0-	1,825	2,674	19,405	150	370	188
(351)	518	1,573	46,679	-0-	3,618	4,802	37,227	214	818	189
(47)	98	322	14,623	-0-	2,138	1,973	10,228	-0-	284	190
-0-	164	557	19,492	-0-	1,726	2,142	15,061	174	389	191
(53)	11	40	8,844	-0-	918	1,271	6,655	-0-	-0-	192
(142)	283	515	22,080	-0-	2,527	1,786	17,340	53	374	193
(81)	64	265	10,293	-0-	924	823	8,320	49	177	194
(107)	212	447	15,311	-0-	1,716	1,626	11,342	300	327	195

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
196	Garwin	Farmers Savings Bank	416	1,924	1,234	3,598
197	George	George State Bank	709	6,165	5,560	13,552
198	Gibson	Gibson Savings Bank	666	7,388	2,011	9,855
199	Gilbertville	Gilbertville Savings Bank	778	5,525	4,039	8,764
200	Gilman	Citizens Savings Bank	600	6,059	1,342	6,283
201	Glenwood	Glenwood State Bank	2,007	22,900	2,220	13,463
202	Glenwood	Mills County State Bank	488	4,334	479	6,313
203	Goldfield	Goldfield State Bank	504	5,045	280	6,436
204	Gowrie	The First State Bank of Gowrie	602	6,888	870	4,756
205	Graettinger	Graettinger State Bank	393	3,319	1,786	7,506
206	Grafton	Farmers State Bank	469	70	125	3,761
207	Grand Junction	Peoples Trust and Savings Bank	783	8,088	656	4,811
208	Green Mountain	Producers Savings Bank	240	5,722	439	4,769
209	Greene	First State Bank	887	9,047	5,103	10,255
210	Greenfield	Union State Bank	486	2,941	787	8,741
211	Greenfield	United Central Bank & Trust Co. of Greenfield	1,009	12,439	2,490	12,665
212	Grinnell	Grinnell State Bank	1,343	7,571	6,265	12,942
213	Griswold	Griswold State Bank	641	6,018	1,058	5,272
214	Grundy Center	Hawkeye Bank and Trust	1,433	5,416	5,459	17,470
215	Guthrie Center	Guthrie County State Bank	1,316	12,835	2,686	12,345
216	Guttenberg	Security State Bank	1,515	12,709	1,641	11,070
217	Halbur	Farmers Savings Bank	1,175	4,463	108	2,696
218	Hamburg	Iowa State Bank	1,596	5,860	4,272	13,814
219	Hampton	Hampton State Bank	1,503	10,694	5,296	19,030
220	Harlan	The Shelby County State Bank	2,622	14,417	7,050	27,763
221	Hartley	Security State Bank	835	9,411	2,021	12,205
222	Hartwick	Hartwick State Bank	346	4,927	-0-	6,137
223	Hawarden	Farmers State Bank	982	2,014	3,555	19,301
224	Hawarden	First State Bank	456	5,505	554	6,354
225	Hawkeye	Citizens Savings Bank	366	4,571	140	4,656
226	Hayesville	Hayesville Savings Bank	1,490	11,348	5,088	28,047
227	Hedrick	Hedrick Savings Bank	679	2,483	1,936	7,197
228	Hills	Hills Bank and Trust Company	3,223	28,046	18,826	68,568
229	Holstein	Holstein State Bank	726	6,958	3,804	17,597
230	Hopkinton	Citizens State Bank	580	4,291	1,283	10,450
231	Hornick	State Savings Bank	491	1,067	-0-	4,380
232	Hubbard	Security State Bank	597	7,263	2,562	6,615
233	Hudson	Hudson State Bank	1,196	4,667	1,169	5,432
234	Hull	Iowa State Bank	976	1,698	2,055	7,791
235	Humboldt	Hawkeye Bank & Trust	3,894	17,917	2,396	27,908
236	Humboldt	Humboldt Trust and Savings Bank	1,763	33,079	668	29,958
237	Ida Grove	First State Bank	735	2,299	229	14,154
238	Ida Grove	Ida County State Bank	2,312	11,087	3,407	47,015
239	Independence	Farmers State Savings Bank	2,432	9,906	13,448	34,312
240	Independence	Security State Bank	1,559	18,290	4,094	20,538
241	Indianola	Peoples Trust & Savings Bank	4,335	31,816	12,704	61,688
242	Indianola	Warren County Brenton Bank & Trust	1,985	2,424	3,208	20,632
243	Inwood	Inwood State Bank	347	1,701	348	3,888
244	Iowa City	Hawkeye State Bank	1,553	776	1,598	19,536
245	Iowa City	Iowa State Bank and Trust Company	16,367	19,737	24,285	87,410
246	Iowa Falls	Citizens State Bank	2,389	6,146	5,339	44,885
247	Iowa Falls	Iowa Falls State Bank	1,203	16,448	4,015	12,099
248	Ireton	Security Savings Bank	689	5,092	410	10,073
249	Irwin	Farmers Savings Bank	392	100	1,126	9,037
250	Jefferson	Brenton State Bank of Jefferson	2,532	12,419	6,873	29,691
251	Jefferson	Home State Bank	1,504	21,202	1,587	34,457
252	Jesup	Farmers State Bank	5,393	4,186	904	14,223
253	Jewell	Farmers State Bank	1,154	2,203	3,038	20,071
254	Joice	The Farmers Savings Bank	421	764	556	4,164
255	Kalona	Farmers Savings Bank	1,308	2,253	5,298	22,240
256	Kalona	United Central Bank & Trust Co. of Kalona	534	5,990	2,675	17,264
257	Kanawha	Farmers State Bank	890	3,173	2,675	12,764
258	Kellogg	Kellogg-Sully Bank and Trust	1,098	11,504	2,832	19,586
259	Keokuk	Keokuk Savings Bank and Trust Company	3,044	12,839	2,827	26,946
260	Keokuk	Norwest State Bank Keokuk	4,571	13,529	2,760	17,350

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(20)	74	176	7,402	-0-	930	453	5,932	-0-	87	196
(77)	52	773	26,734	-0-	3,020	2,111	21,149	-0-	454	197
(78)	129	539	20,510	-0-	1,759	1,587	16,788	-0-	376	198
(28)	91	379	19,548	-0-	1,921	1,762	15,581	102	182	199
(104)	265	481	14,926	-0-	1,179	1,591	11,946	-0-	210	200
(261)	1	12	40,342	-0-	5,288	5,035	29,659	360	-0-	201
(58)	243	300	12,099	-0-	905	2,038	8,904	44	208	202
(68)	296	353	12,846	-0-	1,093	987	10,528	-0-	238	203
(47)	1	305	13,375	-0-	1,688	1,597	9,924	-0-	166	204
(32)	32	624	13,628	-0-	1,174	1,180	11,015	43	216	205
-0-	9	5	4,439	-0-	568	755	3,116	-0-	-0-	206
(20)	28	352	14,698	-0-	1,450	1,106	11,746	64	332	207
(42)	207	290	11,625	-0-	1,061	879	9,351	150	184	208
(47)	105	683	26,033	-0-	2,519	3,041	19,959	-0-	514	209
(65)	279	588	13,757	-0-	1,153	1,009	11,380	-0-	215	210
(155)	552	801	29,801	-0-	2,228	2,824	24,118	-0-	631	211
(41)	274	758	29,112	-0-	4,184	3,665	20,872	-0-	391	212
(52)	443	885	14,265	-0-	1,159	1,311	11,527	-0-	268	213
(185)	159	978	30,730	-0	2,262	3,617	23,802	404	645	214
(90)	224	795	30,111	-0-	2,650	2,000	24,832	-0-	629	215
(101)	336	580	27,750	-0-	2,936	3,013	21,368	-0-	433	216
(9)	24	18	8,475	-0-	826	651	6,988	-0-	10	217
(114)	86	554	26,068	-0-	2,631	3,414	19,752	-0-	271	218
(103)	450	809	37,679	-0-	2,912	3,552	29,915	816	484	219
(236)	429	1,422	53,467	-0-	5,919	4,730	41,707	-0-	1,111	220
(98)	327	792	25,493	-0-	2,117	2,193	20,281	472	430	221
(50)	62	357	11,779	-0-	1,109	1,030	9,212	35	393	222
(207)	143	944	26,732	-0-	2,250	2,172	21,717	41	552	223
(81)	170	430	13,388	-0-	1,010	981	11,257	-0-	140	224
(42)	7	-0-	9,698	-0-	1,028	806	7,817	47	-0-	225
(200)	212	1,518	47,503	-0-	4,808	2,113	39,359	25	1,198	226
(53)	51	394	12,687	-0-	1,266	753	10,483	-0-	185	227
(560)	2,158	2,636	122,897	-0-	10,746	9,818	100,291	-0-	2,042	228
(78)	151	698	29,856	-0-	2,466	2,769	23,929	96	596	229
(3)	280	558	17,439	-0-	1,581	2,160	13,176	-0-	522	230
(23)	39	196	6,150	75	404	929	4,617	23	102	231
(52)	57	429	17,471	-0-	2,099	1,857	13,287	-0-	228	232
(46)	80	300	12,798	-0-	1,367	1,732	9,504	-0-	195	233
(21)	327	288	13,114	-0-	1,067	2,033	9,794	-0-	220	234
(265)	2,510	1,670	56,030	-0-	3,099	3,626	46,542	1,891	872	235
(285)	412	1,760	67,355	-0-	4,887	4,636	56,837	279	716	236
(61)	353	660	18,369	-0-	1,299	2,466	13,826	477	301	237
(433)	388	2,543	66,319	-0-	5,732	4,272	51,505	2,470	2,340	238
(339)	226	1,804	61,789	-0-	5,968	5,985	49,015	-0-	821	239
(71)	1,308	2,366	48,084	-0-	4,268	5,044	37,571	8	1,193	240
(423)	923	3,088	114,131	-0-	11,388	9,016	89,630	1,628	2,469	241
(113)	273	1,392	29,801	200	2,106	3,800	22,952	220	523	242
(22)	383	298	6,943	-0-	520	724	5,412	200	87	243
(194)	1,169	497	24,935	-0-	1,808	3,650	18,685	227	565	244
(877)	2,378	4,128	153,428	-0-	12,612	24,561	110,876	3,292	2,087	245
(454)	434	4,374	63,113	-0-	5,695	7,821	46,578	1,642	1,377	246
(116)	328	824	34,801	-0-	3,038	3,022	27,983	240	518	247
(90)	91	523	16,788	-0-	1,832	1,450	13,162	-0-	344	248
(76)	148	4	10,731	-0-	911	638	9,182	-0-	-0-	249
(210)	817	1,889	54,011	-0-	4,069	2,452	46,465	227	798	250
(237)	216	1,971	60,700	-0-	4,830	3,054	50,640	977	1,199	251
(128)	734	907	26,219	-0-	1,675	2,453	21,709	-0-	382	252
(43)	216	993	27,632	-0-	2,603	2,578	22,210	-0-	403	253
(53)	19	2	5,873	-0-	560	630	4,683	-0-	-0-	254
(88)	998	1,008	33,017	-0-	2,771	3,027	25,640	950	629	255
(261)	377	688	27,267	-0-	2,030	2,424	22,297	111	405	256
(111)	144	730	20,265	120	1,488	1,756	16,587	90	224	257
(-0-)	667	1,202	36,889	-0-	3,031	2,963	29,913	84	898	258
(222)	454	1,565	47,453	-0-	3,144	4,910	38,696	-0-	703	259
(93)	360	722	39,199	488	2,356	4,178	31,614	76	487	260

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
261	Keokuk	State Central Bank	2,491	17,903	8,202	44,252
262	Keosauqua	Farmers State Bank	963	6,262	2,900	19,832
263	Keota	Farmers Savings Bank	1,327	5,206	1,879	11,792
264	Keystone	Keystone Savings Bank	2,734	7,501	2,374	8,151
265	Kingsley	Kingsley State Bank	665	10,172	4,073	13,036
266	Knoxville	Iowa State Savings Bank	3,168	14,474	4,082	21,700
267	LaPorte City	LaPorte City State Bank	4,120	4,939	2,166	5,514
268	Lake City	Lake City State Bank	1,063	4,370	3,930	12,496
269	Lake Mills	Hawkeye Bank & Trust	1,242	5,044	6,852	13,784
270	Lake Park	Security State Bank	558	8,651	1,895	8,197
271	Lake View	Farmers State Bank	1,245	5,510	349	8,248
272	Lansing	Kerndt Brothers Savings Bank	1,112	9,828	3,738	16,576
273	Larchwood	Security Savings Bank	582	2,465	1,940	9,696
274	Latimer	Latimer Bank & Trust	1,023	3,331	2,073	14,346
275	Laurens	Laurens State Bank	920	8,885	6,315	18,241
276	Lawler	State Bank of Lawler	926	10,409	4,026	15,087
277	LeClaire	LeClaire State Bank	2,459	6,503	4,040	5,692
278	LeMars	LeMars Savings Bank	2,906	20,274	14,100	30,607
279	Ledyard	State Bank of Ledyard	584	4,250	1,331	9,533
280	Leighton	Farmers Savings Bank	556	2,621	1,600	8,453
281	Leon	The Decatur County State Bank	2,106	7,531	6,277	19,894
282	Libertyville	The Libertyville Savings Bank	285	6,109	2,075	7,079
283	Lime Springs	Exchange State Bank	434	2,509	415	4,136
284	Lisbon	Lisbon Bank & Trust Company	1,010	1,447	278	5,603
285	Livermore	Livermore State Bank	648	2,392	15	5,975
286	Lohrville	Lohrville Savings Bank	469	3,750	1,357	6,429
287	Lone Tree	The Farmers and Merchants Savings Bank	1,424	6,381	4,356	19,127
288	Lowden	American Trust and Savings Bank	984	6,494	3,355	12,294
289	Luana	Luana Savings Bank	481	6,024	3,159	10,045
290	Lynnville	First State Bank	778	4,676	634	6,609
291	Lytton	Lytton Savings Bank	514	3,407	100	6,436
292	Madrid	City State Bank	659	4,956	2,313	10,120
293	Malvern	Malvern Trust & Savings Bank	689	3,699	3,175	9,615
294	Manchester	Farmers & Merchants Savings Bank	1,172	11,353	1,668	15,265
295	Manchester	First State Bank	1,511	10,726	4,294	25,044
296	Manilla	Manilla State Bank	331	3,385	221	6,609
297	Manly	First State Bank	814	2,021	3,181	14,709
298	Manning	Manning Trust and Savings Bank	343	1,467	467	6,471
299	Manson	Manson State Bank	740	6,241	1,857	7,729
300	Mapleton	First State Bank	1,021	5,124	1,955	14,296
301	Mapleton	Mapleton Trust and Savings Bank	1,066	11,650	5,236	13,169
302	Maquoketa	Hawkeye Bank and Trust	2,248	16,770	10,106	40,143
303	Maquoketa	Maquoketa State Bank	2,910	19,018	10,400	46,902
304	Marathon	The Citizens State Bank	2,144	2,700	-0-	1,742
305	Marcus	The Farmers State Bank	1,108	9,001	1,800	10,601
306	Marengo	United Central Bank & Trust Co. of Marengo	1,538	10,451	6,701	18,682
307	Marion	Farmers State Bank	6,471	32,052	10,450	58,727
308	Marshalltown	Commercial State Bank	4,345	9,796	8,229	31,548
309	Marshalltown	Fidelity Brenton Bank & Trust Company	4,844	18,109	8,382	52,054
310	Marshalltown	Security Savings Bank	19,782	31,646	19,227	66,239
311	Martelle	Farmers Savings Bank	324	2,957	508	4,960
312	Mason City	Hawkeye Bank & Trust	1,873	4,509	4,232	14,900
313	Mason City	United Central Bank & Trust Co. of Mason City	4,602	29,925	11,684	75,092
314	Massena	Farmers Savings Bank	512	1,799	164	12,730
315	Maxwell	Maxwell State Bank	303	4,726	127	4,311
316	Maynard	Maynard Savings Bank	684	6,609	580	4,583
317	McGregor	First State Savings Bank	347	1,746	158	4,543
318	Mechanicsville	The Mechanicsville Trust and Savings Bank	651	7,320	909	11,741
319	Mediapolis	Mediapolis Savings Bank	1,410	13,134	3,825	12,738
320	Melbourne	Melbourne Savings Bank	768	2,799	3,453	11,072
321	Melvin	Melvin Savings Bank	661	3,596	2,380	6,814
322	Merrill	Farmers State Bank	774	6,765	879	5,091
323	Miles	Miles Savings Bank	250	5,717	608	8,887
324	Milford	Dickinson County Savings Bank	512	7,005	1,652	12,448
325	Mineola	Mineola State Bank	141	1,362	176	4,817

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(277)	1,007	2,233	75,811	-0-	6,839	9,964	57,840	-0-	1,168	261
(238)	178	984	30,881	-0-	3,077	2,483	24,631	-0-	690	262
(100)	156	578	20,838	-0-	2,162	2,599	15,589	-0-	488	263
(40)	102	580	21,402	-0-	2,113	2,050	16,768	-0-	471	264
(172)	87	-0-	27,861	-0-	3,283	2,317	22,261	-0-	-0-	265
(110)	518	1,287	45,119	-0-	3,391	4,288	36,731	-0-	709	266
(75)	30	389	17,083	-0-	1,533	1,514	13,736	142	158	267
(145)	159	1,092	22,965	-0-	1,647	1,892	18,608	288	530	268
(123)	235	957	27,991	-0-	2,153	1,868	22,358	1,128	484	269
(89)	423	623	20,258	-0-	1,660	1,393	16,805	9	391	270
(71)	41	547	15,869	-0-	1,328	1,347	12,734	104	356	271
(175)	120	843	32,042	-0-	3,354	2,035	25,996	112	545	272
(59)	144	414	15,182	-0-	1,862	915	11,688	356	361	273
(126)	190	675	21,512	-0-	1,720	1,592	17,597	-0-	603	274
(88)	232	1,782	36,287	-0-	3,399	2,511	27,723	1,849	805	275
(145)	88	851	31,242	-0-	2,332	1,783	26,553	86	488	276
(47)	169	446	19,262	-0-	1,575	1,250	16,159	-0-	278	277
(387)	397	1,782	69,679	-0-	8,502	7,865	51,543	532	1,237	278
(93)	132	474	16,211	-0-	1,400	1,190	13,308	-0-	313	279
(25)	79	202	13,486	-0-	1,515	1,085	10,648	-0-	238	280
(173)	174	1,351	37,160	-0-	2,576	3,989	29,892	-0-	703	281
(50)	157	379	16,034	-0-	1,319	1,216	13,238	-0-	261	282
(37)	224	301	7,982	-0-	629	839	6,403	-0-	111	283
(34)	98	281	8,683	-0-	784	914	6,820	23	142	284
(32)	42	356	9,396	-0-	956	995	6,995	-0-	450	285
(55)	8	254	12,212	-0-	2,055	1,220	8,634	22	281	286
(51)	433	796	32,466	-0-	2,854	2,308	26,669	79	556	287
(97)	176	749	23,955	-0-	2,627	1,700	19,016	74	538	288
(112)	77	597	20,271	-0-	2,028	1,508	16,202	53	480	289
(65)	295	401	13,328	-0-	1,492	1,491	10,094	-0-	251	290
(43)	172	374	10,960	-0-	896	1,043	8,862	1	158	291
(18)	76	901	19,007	-0-	2,263	1,633	14,679	-0-	432	292
(59)	258	487	17,864	-0-	2,733	2,415	12,367	-0-	349	293
(187)	467	1,533	31,291	-0-	2,536	2,243	25,209	304	999	294
(142)	902	1,265	43,600	-0-	4,108	4,245	33,680	924	643	295
(59)	265	310	13,062	-0-	1,189	1,307	10,349	-0-	217	296
(108)	400	1,070	32,117	-0-	2,614	5,424	22,831	900	348	297
(36)	337	338	9,387	-0-	605	889	7,723	65	105	298
(10)	119	356	17,032	-0-	2,145	2,221	12,408	-0-	258	299
(92)	261	715	23,280	-0-	1,554	2,208	18,901	-0-	617	300
(133)	166	727	31,831	-0-	3,145	2,675	25,487	-0-	574	301
(411)	1,670	2,656	73,182	365	5,289	4,088	60,889	1,058	1,493	302
(86)	673	2,326	82,143	832	6,391	5,439	66,999	906	1,576	303
(5)	129	12	6,722	-0-	1,002	900	4,820	-0-	-0-	304
(124)	71	563	23,020	-0-	2,128	2,031	18,378	-0-	483	305
(237)	126	846	38,107	-0-	3,033	3,347	30,364	800	563	306
(301)	1,697	2,665	111,761	250	8,757	16,259	82,621	2,735	1,139	307
(318)	1,595	1,588	56,783	-0-	3,872	8,147	42,931	1,087	746	308
(308)	1,664	3,754	88,499	-0-	6,659	9,494	68,965	2,031	1,350	309
(520)	1,650	3,068	141,092	-0-	11,266	14,543	104,363	8,911	2,009	310
(40)	50	1	8,760	-0-	1,062	402	7,256	22	18	311
(146)	658	485	26,511	-0-	1,820	3,652	20,630	219	190	312
(712)	3,426	3,522	127,539	-0-	9,350	13,924	98,995	2,508	2,762	313
(130)	24	680	15,779	-0-	1,179	1,068	13,262	35	235	314
(54)	14	230	9,657	-0-	896	822	7,722	53	164	315
(45)	42	323	12,776	-0-	1,532	1,100	9,943	-0-	201	316
(67)	27	253	7,007	-0-	601	1,385	5,021	-0-	-0-	317
(58)	493	529	21,585	-0-	1,938	1,236	18,004	-0-	407	318
(105)	42	761	31,805	-0-	3,567	3,194	24,227	238	579	319
(42)	98	936	19,084	-0-	1,998	1,544	15,024	-0-	518	320
(87)	105	378	13,847	-0-	2,376	1,265	9,991	-0-	215	321
(52)	115	478	14,050	-0-	1,908	1,620	10,163	-0-	359	322
(102)	232	389	15,891	-0-	1,163	1,197	13,231	9	381	323
(26)	419	836	22,846	-0-	1,901	2,028	18,689	-0-	228	324
(59)	30	7	6,474	-0-	565	661	5,098	150	-0-	325

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
326	Mingo	Mingo Trust and Savings Bank	300	1,238	625	8,402
327	Missouri Valley	Peoples State Bank	660	10,321	832	8,787
328	Mitchellville	Farmers Savings Bank	1,801	7,108	775	6,899
329	Mondamin	Mondamin Savings Bank	283	3,074	65	1,828
330	Monona	Union State Bank	696	6,309	3,650	8,947
331	Monroe	Monroe State Bank	1,453	2,798	432	4,228
332	Montezuma	Montezuma State Bank	605	5,899	2,408	11,545
333	Montezuma	Peoples Savings Bank	451	4,388	1,143	7,901
334	Monticello	Monticello State Bank	3,320	40,693	21,370	58,838
335	Moorhead	Moorhead State Bank	226	1,350	193	5,096
336	Morning Sun	Iowa State Bank	484	5,392	648	9,944
337	Mount Auburn	Mount Auburn Savings Bank	507	3,400	196	3,784
338	Mount Ayr	Security State Bank	687	6,647	5,773	20,516
339	Mount Ayr	The Tingley State Savings Bank	985	2,289	687	13,149
340	Mount Pleasant	Hawkeye Bank & Trust	2,856	10,088	697	12,593
341	Mount Pleasant	Henry County Savings Bank	3,675	23,485	5,777	25,130
342	Mount Vernon	Mount Vernon Bank and Trust Company	1,386	7,886	2,418	14,273
343	Moville	The First Trust & Savings Bank of Moville	863	12,872	2,027	9,051
344	Muscatine	Central State Bank	8,223	57,317	18,022	45,381
345	Nashua	First Nashua State Bank	640	14,596	1,775	9,653
346	Neola	Farmers & Merchants State Bank	791	5,656	2,794	10,228
347	Nevada	State Bank & Trust Company	3,018	9,643	9,262	15,763
348	New Albin	New Albin Savings Bank	262	5,150	1,624	7,185
349	New Hampton	Security State Bank	1,069	16,068	3,900	11,978
350	New Sharon	Taintor Savings Bank	1,157	3,273	3,582	13,858
351	New Vienna	New Vienna Savings Bank	421	4,096	937	5,149
352	Newton	Jasper County Savings Bank	6,493	19,498	19,905	55,920
353	Nora Springs	First State Bank	963	5,258	1,869	9,008
354	North English	Farmers Savings Bank	460	3,115	400	6,165
355	Northwood	Northwood State Bank	1,119	8,621	2,752	18,464
356	Norwalk	Norwalk-Cumming State Bank	772	4,108	1,835	5,071
357	Norway	Benton County Savings Bank	817	1,802	244	6,708
358	Oakland	Citizens State Bank	1,016	3,714	4,576	18,665
359	Oakland	Oakland Savings Bank	1,415	1,936	1,858	18,724
360	Ocheyedan	Ocheyedan Savings Bank	564	3,426	1,728	5,865
361	Odebolt	Odebolt State Bank	495	8,096	80	2,161
362	Odebolt	Peoples State Bank	456	3,459	295	9,727
363	Oelwein	Oelwein State Bank	2,501	12,002	9,291	33,827
364	Ogden	City State Bank	776	14,869	4,377	10,003
365	Onawa	Onawa State Bank	3,666	11,856	5,227	26,018
366	Onslow	Onslow Savings Bank	299	2,111	430	5,716
367	Orange City	Northwestern State Bank of Orange City	2,969	9,603	7,081	34,480
368	Orange City	Sioux County State Bank	571	3,759	1,599	8,679
369	Osage	The Home Trust and Savings Bank	1,350	22,961	4,897	11,943
370	Osceola	Clarke County State Bank	1,436	16,723	7,290	26,928
371	Osceola	Osceola State Bank and Trust	496	1,311	29	6,376
372	Oskaloosa	Iowa Trust & Savings Bank	2,099	13,338	6,720	33,232
373	Oskaloosa	Mahaska State Bank	6,140	23,082	7,701	41,127
374	Ossian	The Ossian State Bank	2,258	2,545	3,185	3,913
375	Ottumwa	South Ottumwa Savings Bank	2,269	25,313	10,765	28,914
376	Ottumwa	Union Bank & Trust Company	6,954	31,648	28,537	62,995
377	Oxford	First Trust and Savings Bank	654	1,804	2,042	7,051
378	Packwood	Farmers Savings Bank	411	1,684	413	5,297
379	Palmer	Palmer State Bank	214	6,039	1,273	3,178
380	Palo	Palo Savings Bank	937	1,382	1,423	4,903
381	Panora	Panora State Bank	737	3,475	613	6,937
382	Parkersburg	Parkersburg State Bank	1,852	8,180	4,444	13,040
383	Paton	Community State Bank	423	8,475	377	5,999
384	Pella	Marion County State Bank	2,433	19,536	6,087	23,894
385	Perry	Perry State Bank	4,073	20,814	3,471	33,667
386	Persia	Home Savings Bank	423	1,482	-0-	2,376
387	Peterson	Peterson State Bank	585	5,084	327	3,954
388	Pierson	Farmers Savings Bank	332	7,361	432	5,628
389	Pilot Grove	Pilot Grove Savings Bank	1,174	6,030	3,617	17,513
390	Pisgah	Pisgah Savings Bank	454	398	118	5,218

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabilities	Guide No.
(17)	350	487	11,385	-0-	911	881	9,232	200	161	326
(111)	427	785	21,701	-0-	1,949	2,286	16,910	200	356	327
(81)	460	584	17,546	-0-	1,273	2,327	13,434	179	333	328
(18)	147	-0-	5,379	-0-	564	690	4,125	-0-	-0-	329
(61)	144	715	20,400	-0-	1,951	2,127	15,771	116	435	330
(22)	40	2	8,931	-0-	976	1,110	6,822	-0-	23	331
(41)	49	682	21,147	-0-	2,367	1,782	16,687	-0-	311	332
(53)	120	142	14,092	-0-	1,448	1,661	10,973	-0-	10	333
(554)	629	3,506	127,802	-0-	16,309	8,154	99,892	1,054	2,393	334
(53)	74	7	6,893	-0-	820	572	5,501	-0-	-0-	335
-0-	506	431	17,405	-0-	1,393	1,731	13,900	66	315	336
(28)	99	-0-	7,958	-0-	761	923	6,273	-0-	1	337
(259)	456	1,337	35,157	-0-	2,397	2,979	28,772	450	559	338
(117)	464	751	18,208	-0-	1,249	1,589	15,184	-0-	186	339
(108)	380	651	27,157	-0-	1,743	3,415	21,137	-0-	862	340
(225)	882	1,762	60,486	-0-	4,102	5,749	49,978	-0-	657	341
(76)	287	452	26,626	-0-	2,128	2,635	21,449	-0-	414	342
(122)	81	728	25,500	-0-	3,340	3,105	18,453	116	486	343
(425)	930	3,217	132,665	-0-	12,587	13,734	100,365	3,708	2,271	344
(109)	49	807	27,411	-0-	2,812	1,986	22,210	-0-	403	345
(40)	100	510	20,039	-0-	2,402	2,136	15,129	36	336	346
(86)	103	1,112	33,815	-0-	4,859	4,320	28,779	397	460	347
(69)	95	504	14,751	-0-	1,440	1,175	11,694	-0-	442	348
(145)	183	581	33,634	300	2,492	2,275	28,014	-0-	553	349
(52)	175	654	22,647	-0-	2,104	2,532	17,656	-0-	355	350
(78)	71	248	10,844	-0-	1,284	941	8,555	54	-0-	351
(578)	715	2,774	104,727	-0-	7,383	13,497	81,541	533	1,273	352
(57)	24	387	17,452	-0-	1,537	1,406	14,107	129	273	353
(62)	98	228	10,404	-0-	832	1,448	7,882	100	142	354
(159)	302	1,035	32,134	-0-	2,755	2,674	25,318	767	620	355
(36)	144	242	12,136	-0-	1,367	3,132	7,507	-0-	130	356
(5)	49	337	9,952	-0-	732	757	8,175	133	155	357
(160)	243	820	28,874	-0-	2,623	2,266	23,282	200	503	358
(256)	318	898	24,893	-0-	2,042	2,102	20,272	-0-	477	359
(71)	93	396	12,001	-0-	1,548	1,211	8,737	350	155	360
(115)	-0-	19	10,736	-0-	1,662	1,024	7,881	-0-	169	361
(63)	444	460	14,778	-0-	973	1,040	12,570	31	164	362
(292)	502	1,762	59,593	-0-	5,374	6,230	46,708	242	1,039	363
(50)	858	713	31,546	-0-	3,501	2,507	24,877	100	561	364
(278)	286	1,707	48,482	-0-	3,421	4,774	38,356	879	1,052	365
(34)	3	1	8,526	-0-	1,180	267	7,031	11	37	366
(682)	507	2,078	56,036	-0-	4,888	4,696	44,847	728	877	367
(118)	376	380	15,246	-0-	1,315	1,812	11,683	121	315	368
(74)	97	1,117	42,291	-0-	3,800	2,584	34,940	234	733	369
(267)	665	1,616	54,391	-0-	4,745	5,881	43,054	-0-	711	370
(10)	267	335	8,804	-0-	682	1,085	6,603	199	235	371
(316)	890	2,322	58,285	-0-	4,357	5,685	45,258	2,156	829	372
(363)	698	2,043	80,428	-0-	6,555	8,276	62,980	1,491	1,126	373
-0-	38	326	12,265	-0-	1,366	1,306	9,381	-0-	212	374
(285)	586	1,240	68,802	-0-	6,104	4,785	56,905	146	862	375
(581)	1,457	3,850	134,860	-0-	10,606	16,768	103,709	2,336	1,441	376
(41)	120	184	11,814	-0-	1,509	1,113	9,027	-0-	165	377
(77)	185	344	8,257	-0-	687	875	6,536	-0-	159	378
(35)	8	74	10,751	-0-	1,797	1,160	7,794	-0-	-0-	379
(24)	139	216	8,976	-0-	710	1,143	7,018	-0-	105	380
(19)	193	410	12,346	-0-	1,033	1,615	9,378	-0-	320	381
(124)	152	739	28,283	-0-	2,580	2,963	22,357	-0-	383	382
(26)	31	510	15,789	-0-	1,314	1,008	13,098	27	342	383
(201)	175	1,062	52,986	-0-	4,529	3,594	43,697	429	737	384
(77)	618	2,223	64,789	-0-	4,639	6,076	52,593	431	1,050	385
(21)	9	2	4,271	-0-	634	637	3,000	-0-	-0-	386
(33)	40	-0-	9,957	-0-	1,162	417	8,356	22	-0-	387
(61)	57	646	14,395	-0-	1,510	1,191	11,129	-0-	565	388
-0-	316	1,220	29,870	-0-	3,393	2,194	23,559	-0-	724	389
(49)	26	133	6,298	-0-	668	562	5,028	-0-	40	390

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
391	Plainfield	Farmers State Bank	470	1,376	2,125	8,358
392	Pleasantville	Pleasantville State Bank	476	6,147	1,200	6,349
393	Pocahontas	Commercial State Bank	1,510	1,392	6,501	26,149
394	Pocahontas	Pocahontas State Bank	546	6,317	3,362	11,992
395	Polk City	Polk City Savings Bank	675	4,211	301	4,755
396	Pomeroy	Pomeroy State Bank	1,944	3,052	893	7,223
397	Portsmouth	State Bank of Portsmouth	443	7,312	1,291	8,818
398	Postville	Citizens State Bank	1,092	6,497	2,444	11,973
399	Postville	Postville State Bank	671	13,569	1,576	5,827
400	Preston	Farmers Savings Bank	431	3,414	427	10,362
401	Primghar	Primghar Savings Bank	753	4,475	411	7,688
402	Princeton	Farmers Savings Bank	365	6,583	2,412	3,900
403	Protivin	Bohemian Savings Bank	328	1,997	601	4,148
404	Radcliffe	Security State Bank	698	4,561	382	6,319
405	Rake	State Savings Bank	489	1,887	101	5,593
406	Randolph	Randolph State Bank	1,231	3,606	2,845	10,188
407	Readlyn	Readlyn Savings Bank	494	4,721	2,378	7,511
408	Red Oak	Houghton State Bank	3,698	6,623	12,834	39,506
409	Reinbeck	Lincoln Savings Bank	1,461	14,311	4,439	20,320
410	Remsen	Farmers Savings Bank	1,004	11,646	538	16,441
411	Remsen	First Trust & Savings Bank	847	9,660	3,475	12,218
412	Renwick	Renwick Savings Bank	428	4,952	2,068	8,054
413	Ricketts	Farmers Savings Bank	287	1,873	5	6,149
414	Ridgeway	Farmers State Bank	510	5,880	727	4,655
415	Rippey	Rippey Savings Bank	428	6,600	158	4,797
416	Riverside	Peoples Trust & Savings Bank	417	811	316	8,398
417	Rock Rapids	Lyon County State Bank	1,097	2,584	5,734	22,939
418	Rock Rapids	Rock Rapids State Bank	1,352	7,091	4,124	19,386
419	Rock Valley	Peoples Bank & Trust	1,309	2,747	1,118	10,433
420	Rock Valley	Valley State Bank	1,904	5,648	2,252	23,922
421	Rockford	The First State Bank	728	3,097	2,469	10,358
422	Rockwell	Community State Bank	298	5,322	1,400	5,194
423	Rockwell City	Union State Bank	647	7,266	1,413	10,385
424	Roland	Roland State Bank	750	4,384	553	5,456
425	Rolfe	Rolfe State Bank	637	7,161	2,016	8,099
426	Rowley	Rowley Savings Bank	2,320	4,129	1,293	3,705
427	Royal	Home State Bank	283	3,620	2,457	6,882
428	Ruthven	Ruthven State Bank	358	7,265	1,600	6,258
429	Sac City	Citizens Savings Bank	559	8,137	1,308	14,564
430	Sac City	Sac City State Bank	1,549	16,949	2,022	15,576
431	St. Ansgar	St. Ansgar State Bank	1,256	19,749	3,222	15,707
432	Sanborn	Sanborn Savings Bank	639	7,584	1,702	6,896
433	Schaller	State Bank of Schaller	447	2,241	1,779	7,263
434	Schleswig	Farmers State Bank	772	10,750	2,113	21,586
435	Scranton	Security Savings Bank	431	8,733	3,600	9,530
436	Sergeant Bluff	Pioneer Valley Savings Bank	1,273	4,368	1,309	6,818
437	Sheffield	Sheffield Savings Bank	753	6,230	4,267	10,064
438	Shelby	Farmers Savings Bank	1,011	3,251	1,405	13,249
439	Sheldon	Citizens State Bank	2,609	5,358	1,722	19,123
440	Sheldon	Security State Bank	2,718	2,560	8,025	35,914
441	Shell Rock	Security State Bank	403	2,000	74	9,945
442	Shenandoah	The Security Trust & Savings Bank	1,630	12,663	3,969	12,876
443	Sibley	Sibley State Bank	1,320	4,157	2,406	26,341
444	Sidney	Fremont County Savings Bank	592	2,118	5,915	15,474
445	Sigourney	Keokuk County State Bank	845	6,026	1,983	16,116
446	Sigourney	United Central Bank & Trust Co. of Sigourney	753	10,227	4,982	14,542
447	Sioux Center	American State Bank	3,070	9,035	7,038	36,815
448	Sioux City	Hawkeye Bank & Trust	3,495	5,534	3,688	15,059
449	Sioux City	United Central Bank & Trust Company of Sioux City	1,577	7,534	1,361	8,400
450	Sioux Rapids	First State Bank	1,335	6,982	1,761	5,385
451	Slater	South Story Bank & Trust	1,348	5,733	1,402	8,456
452	Sloan	Sloan State Bank	359	4,031	1,648	7,428
453	Soldier	Soldier Valley Savings Bank	285	1,600	79	3,611
454	Solon	Solon State Bank	524	2,981	3,249	10,938
455	Somers	Somers Savings Bank	907	5,815	1,721	7,134

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabilj-ties	Guide No.
(23)	98	274	12,678	-0-	1,416	1,696	9,416	-0-	150	391
(21)	87	418	14,656	-0-	1,444	1,177	11,765	70	200	392
(120)	51	1,359	36,842	-0-	4,592	5,210	24,108	1,956	976	393
(120)	125	506	22,728	-0-	2,221	1,313	18,710	97	387	394
(40)	87	152	10,141	-0-	874	775	8,490	-0-	2	395
(56)	204	269	13,529	-0-	1,579	1,407	10,310	-0-	233	396
(101)	289	483	18,535	-0-	1,762	1,494	14,862	38	379	397
(141)	227	680	22,772	-0-	2,503	2,015	17,521	194	539	398
(38)	396	699	22,700	-0-	2,199	1,530	18,349	98	524	399
(92)	131	471	15,144	-0-	1,107	1,113	12,660	-0-	264	400
(19)	39	396	13,743	-0-	1,021	1,315	11,166	-0-	241	401
(56)	70	482	13,756	-0-	1,017	887	10,137	1,550	165	402
(50)	-0-	-0-	7,024	-0-	955	876	5,193	-0-	-0-	403
(39)	25	364	12,310	-0-	1,081	829	10,154	25	221	404
(51)	84	-0-	8,103	-0-	647	985	6,321	150	-0-	405
(53)	137	470	18,424	-0-	1,699	2,017	14,298	-0-	410	406
(61)	71	312	15,426	-0-	1,638	1,170	12,367	-0-	251	407
(474)	230	2,527	64,944	-0-	4,666	9,611	48,621	534	1,512	408
(180)	408	1,316	42,075	-0-	3,390	3,279	34,866	-0-	540	409
(105)	529	1,036	31,089	-0-	3,318	1,866	25,044	-0-	861	410
(101)	63	677	26,839	-0-	2,729	2,040	21,596	-0-	474	411
(89)	105	635	16,153	-0-	1,678	831	13,156	30	458	412
(50)	40	299	8,603	-0-	696	274	7,543	-0-	90	413
(42)	19	309	12,058	-0-	1,511	1,280	8,905	-0-	362	414
(20)	65	304	12,332	-0-	1,108	965	10,018	-0-	241	415
(34)	68	201	10,177	-0-	800	1,060	8,310	-0-	7	416
(215)	467	1,086	33,692	-0-	2,388	2,489	27,188	987	640	417
(71)	956	1,406	34,244	-0-	2,462	2,520	27,860	681	721	418
(94)	454	671	16,638	-0-	1,281	1,133	13,872	63	289	419
(230)	400	1,552	35,448	-0-	2,555	3,504	27,922	939	528	420
(64)	97	566	17,251	-0-	1,726	1,704	13,567	-0-	254	421
(61)	81	376	12,610	-0-	1,765	1,046	9,575	24	200	422
(81)	483	627	20,740	-0-	2,078	2,056	16,274	-0-	332	423
(50)	379	304	11,776	-0-	916	980	9,719	-0-	161	424
(87)	119	580	18,525	-0-	2,148	1,327	14,498	44	508	425
(28)	187	25	11,631	-0-	1,165	1,017	9,049	400	-0-	426
(92)	47	384	13,581	-0-	2,020	838	10,347	180	196	427
(22)	48	422	15,929	-0-	1,752	1,358	12,436	-0-	383	428
(100)	105	1,096	25,669	-0-	2,027	1,878	21,416	131	217	429
(159)	376	1,184	37,497	-0-	2,416	2,393	32,164	70	454	430
(188)	402	1,193	41,341	-0-	3,362	2,220	34,367	666	726	431
(41)	111	513	17,404	-0-	1,486	1,466	14,091	86	275	432
(74)	49	303	12,008	-0-	1,316	1,101	9,329	80	182	433
(217)	479	1,277	36,760	-0-	2,833	1,233	31,787	96	811	434
(96)	88	607	22,893	-0-	2,211	942	17,951	1,497	292	435
(31)	128	239	14,104	-0-	1,135	2,257	10,555	-0-	157	436
(80)	108	618	21,960	-0-	3,193	2,302	15,957	200	308	437
(114)	216	597	19,615	-0-	1,989	1,362	15,936	-0-	328	438
(123)	525	493	29,707	-0-	1,969	3,307	23,761	318	352	439
(342)	2,277	1,918	53,070	-0-	5,542	4,986	41,586	322	634	440
(285)	102	429	12,668	-0-	1,774	2,585	8,001	-0-	308	441
(125)	223	825	32,061	-0-	3,213	4,113	24,332	-0-	403	442
(54)	410	927	35,507	-0-	2,623	1,073	30,407	622	782	443
(295)	50	1,159	25,013	-0-	2,314	3,094	18,779	323	503	444
(86)	150	947	25,981	-0-	1,978	1,848	21,601	86	468	445
(175)	318	887	31,534	-0-	2,354	2,477	25,738	500	465	446
(306)	703	1,820	58,175	-0-	4,166	4,258	47,073	1,729	949	447
(152)	388	714	28,726	50	2,027	4,190	21,266	843	350	448
(62)	340	428	19,578	-0-	1,320	2,731	15,319	-0-	208	449
(130)	14	514	15,861	-0-	1,748	1,279	12,405	97	332	450
(5)	51	350	17,335	-0-	1,663	1,535	13,856	-0-	281	451
(53)	155	250	13,818	-0-	1,155	1,078	11,466	16	103	452
(37)	54	16	5,608	-0-	621	486	4,501	-0-	-0-	453
(102)	174	595	18,359	-0-	2,702	1,851	13,341	195	270	454
(83)	63	616	16,173	-0-	1,553	1,330	12,842	-0-	448	455

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
456	South English	White State Bank	537	8,580	976	4,550
457	Spencer	Farmers Trust and Savings Bank	2,270	12,375	11,074	31,028
458	Spencer	Hawkeye Bank and Trust Company	1,799	4,976	5,473	31,082
459	Spillville	Citizens Savings Bank	704	4,510	1,195	5,749
460	Spirit Lake	First Bank & Trust	1,593	11,310	557	17,446
461	Spirit Lake	The State Bank	1,036	10,039	952	4,594
462	Springville	The Exchange State Bank	209	2,111	748	4,453
463	Stacyville	Stacyville Savings Bank	318	4,492	961	5,047
464	Stanhope	Farmers State Bank	318	4,609	361	4,751
465	Stanton	Security State Bank	496	5,690	1,396	4,897
466	Stanwood	Union Trust and Savings Bank	706	6,952	2,315	13,460
467	State Center	Central State Bank	730	4,300	3,257	12,542
468	Storm Lake	Security Trust and Savings Bank	1,879	10,693	2,651	22,539
469	Storm Lake	The Commercial Trust and Savings Bank	1,671	7,441	2,524	21,183
470	Story City	Randall-Story State Bank	665	7,303	2,598	13,999
471	Story City	Story County State Bank	1,113	5,703	4,374	21,780
472	Strawberry Point	Union Bank & Trust Company	686	3,845	5,522	12,575
473	Struble	Farmers Savings Bank	124	1,360	-0-	784
474	Stuart	First State Bank	1,615	7,297	2,043	18,052
475	Sutherland	Security State Bank	549	5,601	1,014	6,653
476	Swea City	Swea City State Bank	1,113	4,661	535	5,366
477	Swisher	Swisher Trust & Savings Bank	2,211	1,907	1,808	10,513
478	Tabor	First State Bank	298	3,798	1,013	7,117
479	Tama	Tama State Bank	1,192	11,309	3,712	18,929
480	Teeds Grove	Teeds Grove Savings Bank	534	3,457	903	7,465
481	Templeton	Templeton Savings Bank	255	5,003	2,065	9,148
482	Thompson	Peoples State Bank	531	90	9	1,912
483	Thornton	The First State Bank	925	6,218	2,636	11,869
484	Thurman	Thurman State Bank	204	2,428	327	2,432
485	Tipton	Tipton State Bank	826	14,524	6,435	18,360
486	Titonka	Titonka Savings Bank	796	15,437	2,335	11,715
487	Toledo	The State Bank of Toledo	1,415	15,854	5,134	14,156
488	Traer	Farmers Savings Bank	1,622	17,038	8,214	13,019
489	Traer	The First Community Bank and Trust	408	6,530	3,941	13,250
490	Treynor	Treynor State Bank	612	4,944	1,488	10,524
491	Tripoli	American Savings Bank	681	8,135	1,730	6,175
492	Urbana	Urbana Savings Bank	416	490	995	5,133
493	Urbandale	Brenton Bank and Trust	3,258	5,427	1,930	23,847
494	Urbandale	Plaza State Bank	4,338	24,108	5,283	57,907
495	Ute	Ute State Bank	332	2,628	381	4,172
496	Van Horne	Van Horne Savings Bank	332	6,736	1,517	5,539
497	Victor	Farmers Savings Bank	634	7,498	-0-	8,003
498	Victor	Victor State Bank	327	1,149	2,027	5,111
499	Vincent	Farmers Savings Bank	1,788	1,751	756	2,183
500	Vinton	Brenton Bank and Trust Company of Vinton	4,146	7,858	3,702	16,638
501	Vinton	State Bank of Vinton	6,590	13,389	4,596	21,816
502	Walcott	Walcott Trust & Savings Bank	1,305	5,027	4,247	16,110
503	Walford	Farmers Savings Bank	724	2,486	2,140	7,093
504	Walker	Walker State Bank	382	3,594	602	4,164
505	Wall Lake	Wall Lake Savings Bank	1,619	9,592	6,630	20,702
506	Walnut	Walnut State Bank	555	9,411	227	3,882
507	Wapello	State Bank of Wapello	1,178	6,429	3,186	11,302
508	Washington	Washington State Bank	1,484	28,021	7,634	16,147
509	Waterloo	Peoples Bank and Trust Company	10,976	70,585	7,973	84,477
510	Waterloo	The Waterloo Savings Bank	11,390	54,697	23,771	72,722
511	Watkins	The Watkins Savings Bank	277	1,550	1,224	7,673
512	Waukon	Farmers and Merchants Savings Bank	990	3,377	9,053	20,400
513	Waukon	Waukon State Bank	1,076	4,650	8,838	24,449
514	Waverly	State Bank of Waverly	2,538	11,428	7,832	27,559
515	Wayland	Wayland State Bank	585	3,450	755	6,823
516	Webb	Citizens State Bank	278	3,268	1,063	4,468
517	Webster City	First State Bank	3,018	11,865	4,383	23,912
518	Wellman	Wellman Savings Bank	1,448	5,697	1,856	7,019
519	Wellsburg	Peoples Savings Bank	759	8,381	2,816	11,569
520	West Bend	Iowa State Bank	993	3,083	4,574	13,606

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabili-ties	Guide No.
(-0-)	119	510	15,272	-0-	1,461	1,298	12,123	-0-	390	456
(139)	534	3,147	60,289	-0-	5,504	5,455	47,408	821	1,101	457
(201)	567	1,562	45,258	-0-	3,174	3,556	36,259	1,450	819	458
(38)	142	153	12,415	-0-	844	1,462	9,967	-0-	142	459
(114)	219	902	31,913	-0-	2,729	3,942	24,445	172	625	460
(63)	10	293	16,861	-0-	1,460	2,011	12,734	400	256	461
(34)	25	1	7,513	-0-	712	439	6,295	31	36	462
(33)	50	283	11,118	-0-	1,571	1,035	8,307	-0-	205	463
(58)	81	-0-	10,062	-0-	1,229	851	7,980	-0-	2	464
(56)	27	341	12,791	-0-	1,261	1,114	10,066	92	258	465
(118)	220	736	24,271	-0-	2,218	2,369	19,138	65	481	466
(57)	114	615	21,501	-0-	3,360	1,890	15,855	-0-	396	467
(199)	268	977	38,808	-0-	3,140	3,308	31,799	55	506	468
(220)	1,021	1,079	34,699	-0-	2,453	3,489	28,109	116	532	469
(150)	152	1,426	25,993	-0-	2,308	1,283	21,541	355	506	470
(80)	305	1,112	34,307	-0-	3,235	2,162	28,391	-0-	519	471
(126)	583	686	23,771	-0-	3,324	2,210	17,865	-0-	372	472
-0-	-0-	-0-	2,268	-0-	464	272	1,532	-0-	-0-	473
(42)	197	799	29,961	-0-	2,666	2,691	22,633	1,500	471	474
(67)	284	376	14,410	-0-	1,370	1,454	11,287	-0-	299	475
(37)	117	210	11,985	-0-	1,094	1,120	9,728	-0-	43	476
(70)	125	275	16,869	-0-	1,533	1,939	13,167	-0-	230	477
(43)	35	387	12,605	-0-	1,367	1,231	9,688	35	284	478
(29)	1,342	1,551	38,006	375	3,200	3,219	26,748	3,759	705	479
(69)	35	393	12,718	-0-	1,135	997	10,291	17	278	480
(22)	91	181	16,721	-0-	1,567	1,176	13,622	255	101	481
-0-	36	1	2,579	-0-	343	1,119	1,111	-0-	6	482
(144)	127	692	22,323	-0-	1,912	1,569	18,261	300	281	483
(37)	168	155	5,677	-0-	457	497	4,602	-0-	121	484
(142)	272	936	41,211	-0-	4,372	2,081	34,056	-0-	702	485
(27)	60	963	31,279	-0-	3,034	2,027	25,505	-0-	713	486
(99)	567	1,026	38,053	-0-	3,886	3,534	29,623	322	688	487
(184)	413	1,206	41,328	-0-	3,646	2,206	33,628	1,141	707	488
(162)	273	835	25,075	-0-	2,397	1,527	20,575	176	400	489
(112)	27	1,510	18,993	-0-	1,423	1,979	14,435	879	277	490
(82)	299	498	17,436	-0-	2,049	1,621	13,332	-0-	434	491
(56)	76	2	7,056	-0-	892	1,105	5,059	-0-	-0-	492
(103)	928	709	35,996	325	2,080	6,249	26,930	141	271	493
(1,250)	958	2,654	93,998	800	5,147	11,433	74,482	1,226	910	494
(30)	186	-0-	7,669	-0-	1,087	798	5,784	-0-	-0-	495
(33)	62	484	14,637	-0-	1,453	879	12,048	-0-	257	496
(89)	128	419	16,593	-0-	2,060	1,559	12,651	-0-	323	497
(78)	115	20	8,671	-0-	1,100	890	6,657	-0-	24	498
(24)	23	27	6,504	-0-	810	435	5,259	-0-	-0-	499
(146)	267	952	33,417	200	2,174	2,282	27,881	531	349	500
(153)	468	1,505	48,211	-0-	4,154	4,779	38,350	3	925	501
(52)	411	925	27,973	-0-	3,684	1,982	21,435	406	466	502
(74)	34	387	12,790	-0-	1,446	1,129	9,922	56	237	503
(52)	127	253	9,070	-0-	765	978	6,676	482	169	504
(194)	925	1,005	40,279	-0-	4,955	3,793	30,501	346	684	505
(34)	13	254	14,308	-0-	1,395	869	11,773	5	266	506
(110)	104	421	22,510	-0-	1,963	1,926	18,193	-0-	428	507
(121)	222	1,267	54,654	-0-	4,717	5,374	43,492	-0-	1,071	508
(457)	4,274	3,941	181,769	-0-	12,474	18,194	145,103	3,533	2,465	509
(620)	2,531	2,951	167,442	-0-	15,182	21,459	122,448	6,542	1,811	510
(61)	146	-0-	10,809	-0-	1,220	1,151	8,438	-0-	-0-	511
(89)	151	1,146	35,028	-0-	3,735	2,045	28,372	-0-	876	512
(236)	907	1,251	40,935	-0-	3,150	2,418	33,645	954	768	513
(278)	809	1,014	50,902	-0-	4,674	5,868	37,996	1,794	570	514
(80)	237	320	12,090	-0-	1,422	1,940	8,485	-0-	243	515
(48)	84	50	9,163	-0-	909	471	7,529	245	9	516
(147)	631	1,202	44,864	-0-	3,617	6,024	34,188	405	630	517
(44)	204	727	16,907	-0-	1,465	1,781	13,209	31	421	518
(136)	88	711	24,188	-0-	3,012	2,486	18,097	-0-	593	519
(156)	45	705	22,850	-0-	2,287	1,631	18,437	110	385	520

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
521	West Branch	West Branch State Bank	504	4,626	7,145	15,262
522	West Burlington	West Burlington Savings Bank	1,429	9,443	1,507	7,422
523	West Chester	West Chester Savings Bank	524	6,482	1,070	4,403
524	West Des Moines	West Des Moines State Bank	8,435	23,278	18,152	76,233
525	West Liberty	West Liberty State Bank	1,003	13,822	4,904	16,126
526	West Union	Farmers Savings Bank	1,202	4,977	1,844	11,964
527	Westside	Westside State Bank	948	1,848	49	8,288
528	Wever	Farmers Savings Bank	871	5,142	804	5,159
529	Wheatland	First Trust and Savings Bank	1,010	7,088	904	17,485
530	Whiting	Community State Bank	300	1,165	118	3,509
531	Whittemore	Farmers State Bank	506	2,787	1,980	9,470
532	Williams	Williams Savings Bank	643	3,094	1,167	9,359
533	Williamsburg	Farmers Trust and Savings	1,948	12,832	4,001	17,918
534	Williamsburg	Security Savings Bank	457	2,949	1,492	12,187
535	Wilton	Wilton Savings Bank	1,189	10,488	6,690	17,080
536	Winfield	Peoples State Bank	353	3,999	40	5,434
537	Winterset	Farmers and Merchants State Bank	1,043	12,014	5,549	22,980
538	Winterset	Union State Bank	2,189	12,202	2,833	30,756
539	Winthrop	Peoples State Bank	355	5,668	2,603	4,365
540	Worthington	State Bank of Worthington	383	2,865	2,081	5,498
541	Wyoming	Citizens State Bank	777	10,310	4,073	15,743
542	Yale	Farmers State Bank	589	5,271	655	7,050
543	Zearing	Tri-County State Bank	378	2,841	1,031	4,933

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabilities	Guide No.
(96)	328	1,069	28,838	-0-	4,551	2,248	21,512	38	489	521
(28)	422	349	20,544	-0-	1,834	2,719	15,777	-0-	214	522
(41)	30	4	12,472	-0-	1,289	926	10,257	-0-	-0-	523
(617)	465	1,997	127,943	-0-	12,732	24,395	85,603	3,711	1,502	524
(144)	979	821	37,511	-0-	3,003	2,752	30,836	396	524	525
(87)	141	494	20,535	-0-	1,421	2,000	16,726	-0-	388	526
(64)	32	332	11,433	-0-	1,234	1,402	8,493	-0-	304	527
(58)	180	287	12,385	-0-	1,332	1,370	9,677	-0-	6	528
(68)	353	844	27,616	-0-	2,466	2,000	22,392	21	737	529
(62)	162	-0-	5,192	-0-	426	768	3,998	-0-	-0-	530
(63)	59	441	15,180	-0-	1,672	1,630	11,198	398	282	531
(40)	41	421	14,685	-0-	1,684	2,277	10,450	-0-	274	532
(117)	423	1,285	38,290	-0-	3,277	4,062	30,179	-0-	772	533
(82)	65	736	17,804	-0-	1,353	2,228	13,094	900	229	534
(100)	332	805	36,484	-0-	2,611	2,590	30,634	-0-	649	535
(16)	777	-0-	9,887	-0-	969	1,159	7,748	-0-	11	536
(133)	537	952	42,942	-0-	3,751	2,677	34,970	911	633	537
(28)	680	2,423	51,055	-0-	4,332	2,284	43,566	-0-	873	538
(30)	36	299	13,296	-0-	1,302	733	11,066	-0-	195	539
(67)	42	37	10,839	-0-	1,177	586	9,039	-0-	37	540
(123)	364	801	31,945	-0-	3,334	1,890	26,022	42	657	541
(48)	58	436	14,011	-0-	1,607	1,202	11,038	-0-	164	542
(62)	75	389	9,585	-0-	845	808	7,749	43	140	543

SMALL LOAN COMPANIES

MONEY ORDER COMPANIES

DEBT MANAGEMENT COMPANIES

AS OF

DECEMBER 31, 1982

ANNUAL REPORT

OF THE SUPERINTENDENT OF BANKING

DEPARTMENT OF BANKING

STATE OF IOWA

Annual Report of the Small Loan Licensees

Consolidated report as made to the Superintendent of Banking for the year ending December 31, 1982 by the one hundred and seventy-one licensees engaged in the business of making loans of two thousand dollars or less pursuant to Chapters 536 and 537, Code of Iowa. Forty-one licenses were issued during the calendar year 1982, twenty-two of which were new licenses and nineteen were replacement of existing licenses. There were no denials.

BALANCE SHEET

ASSETS

Cash:		$
a) On hand in banks		1,747,809
b) Compensating balance		435,661
Short term investments		15,634,184
Loans receivable:		
a) Gross receivable	338,162,357	
b) Less unearned	107,206,298	
c) Total net loan receivable	230,956,059	
d) Less reserve for bad debt	9,290,376	
e) Adjusted net receivable		221,665,683
Total liquid and earning assets		239,483,337
Inter-company loans		7,644,552
Investments in affiliates		457,121
Other investments		1,589,752
Furniture, fixtures, equipment and vehicles (less depreciation)		1,087,351
Building and land (less depreciation)		312,538
Repossessed property		2,165,273
Prepaid expenses & deferred charges		781,377
Other assets		5,965,642
Total assets		$259,486,943

LIABILITIES

Short term borrowings		$148,581,889
Long term borrowings		17,564,491
Reserves:		
a) Dealer reserve	542,101	
b) License & tax reserves	(784,976)	
c) Other reserves	556,763	313,888
Dividends payable		96,360
Other liabilities		4,315,004
Total liabilities		170,871,632
Net worth (if individual or partnership)		283,525
Capital stock:		
a) Preferred	1,372,453	
b) Common	11,452,874	
c) Less treasury stock	272,140	12,553,187
Paid in surplus		52,748,849
Retained earnings		23,029,750
Total shareholders equity		88,331,786
Total liabilities, equity or net worth		$259,486,943

INCOME

	Income per Month per Account	Small Loan	Industrial	Retail	Other	Total
Charges collected and/or earned	$18.52	$8,287,501	$50,043,890	$3,535,099	$ 817,729	$62,684,219
Other income						
a) Service charge			199,276			199,276
b) Late & deferment charges	.30	134,564	1,237,759	60,017		1,432,340
c) Other					3,033,382	3,033,382
Total operating income	18.82	8,422,065	51,480,925	3,595,116	3,851,111	67,349,217

EXPENSES

Advertising	.39	172,465	733,842	104,704	16,224	1,027,235
Auditing	.07	29,898	70,683	19,346	11,112	131,039
Bad debt						
a) Charge off	2.60	1,163,377	5,780,498	643,098	62,589	7,649,562
b) ,Deduct collections on charge off	(.53)	(235,738)	(670,455)	(71,935)	(26,475)	(1,004,603)
c) Additions to reserve for bad debt	1,97	882,593	4,170,589	93,137	257,855	5,404,174
Depreciation and amortization	.11	50,890	286,932	75,526	21,471	434,819
Insurance and fidelity bonds	.12	54,166	145,798	30,926	17,720	248,610
Legal fees and disbursements	.21	92,996	365,583	44,705	10,986	514,270
Postage, printing, stationery & supplies	.35	158,050	620,383	147,697	19,591	945,721
Rent, janitorial services and utilities	.59	263,034	1,148,864	190,290	27,989	1,630,177
Salaries of officers, owners and partners	.42	188,317	406,853	118,045	67,529	780,744
Salaries of all other employees	2.91	1,300,923	5,877,575	1,217,502	162,632	8,558,632
Taxes (other than on income)	.21	95,065	246,698	65,363	18,578	425,704
License fees	.02	8,845	34,196	7,027	1,140	51,208
Telephone and telegraph	.36	161,349	707,543	123,673	16,080	1,008,645
Travel, auto expense and allowance	.23	104,839	324,258	66,417	14,628	510,142
Supervision and administration	1.42	634,452	4,061,066	391,857	44,761	5,132,136
Other expenses	1.16	516,743	2,669,096	578,280	132,619	3,896,738
Interest paid on borrowed funds	6,17	2,759,529	25,804,197	1,465,818	550,582	30,580,126
Total expenses before income	18.78	8,401,793	52,784,199	5,311,476	1,427,611	67,925,079
Income before income taxes	.04	20,272	(1,303,274)	(1,716,360)	2,423,500	(575,862)
Income taxes						
a) State	(.11)	(49,911)	264,077	40,828	25,281	280,275
b) Federal	(.06)	(26,670)	(215,696)	(439,126)	777,919	96,427
Total expenses	18.61	8,325,212	52,832,580	4,913,178	2,230,811	68,301,781
NET EARNINGS	.21	96,853	(1,351,655)	(1,318,062)	1,620,300	(952,564)

REGULATED LOAN BUSINESS PROFIT PERCENTAGES

Rate of Return

Average net receivable outstanding	$	29,023,927
Net income		96,853
Rate of return	%	.33

Analysis of charges on loans:

Charges collected and/or earned	$	8,287,501
Average monthly rate collected	%	2.38

Analysis of expense per account

Average number of accounts outstanding	#	39,511
Total expenses		8,325,212
Average monthly expense per account	$	17.56

ANALYSIS OF REGULATED BUSINESS ACTIVITY

Loans outstanding at beginning of year	#	50,042	$	33,119,818
Loans made during year		27,886		25,981,508
Loan balances purchased during year		4,610		3,681,749
Total		82,538		62,783,075
Loan balances charged off during year		2,874		1,791,131
Loan balances sold during year		3,178		2,438,257
Loans outstanding at end of year		37,285		28,188,585
Total		43,337		32,417,973
Collection of principal during the year	#	39,201	$	30,365,102

REGULATED LOAN BUSINESS-LEGAL ACTION

	Number	Small Loan Amount Due
Suits for recovery:		
a) Suits instituted during period	574	389,982
b) Suits settled before judgment during period	84	55,672
Possession of chattels obtained by licensee:		
a) Household goods	216	96,491
b) Automobiles	69	79,670
c) Other chattels and property	21	29,848
Sales of chattels by licensee:		
a) Number		118
b) Amount due		125,794
c) Amount collected		39,931

CLASSIFICATION OF LOANS BY SIZE

	Number	Percent	Principal	Percent
1 to 500	6,675	23.94	1,742,167	6.71
501 to 1200	12,722	45.62	10,803,414	41.58
1201 to 2000	8,489	30.44	13,435,927	51.71
Total	27,886	100.00	25,981,508	100.00

CLASSIFICATION OF LOANS MADE BY SECURITY

Household goods	11,562	41.46	12,634,252	48.63
Automobiles	2,922	10.48	3,070,898	11.82
Household goods and automobiles	2,868	10.28	3,784,299	14.57
Unsecured	8,793	31.53	4,970,971	19.13
Comaker endorsed or guaranteed	621	2.23	502,272	1.93
Other	1,120	4.02	1,018,816	3.92
Total	27,886	100.00	25,981,508	100.00

LOAN COMPANIES BY SIZE IN IOWA

	#Offices	Percent		#Accounts		
A	10	5.85	0 to 25	335	104,724	.37
B	13	7.60	26 to 50	697	340,826	1.21
C	32	18.71	51 to 100	2,755	1,869,414	6.63
D	38	22.22	101 to 150	4,965	3,843,235	13.63
E	17	9.94	151 to 200	3,479	2,729,643	9.69
F	18	10.53	201 to 250	5,076	3,982,340	14.13
G	12	7.02	251 to 300	4,138	3,216,979	11.41
H	15	8.77	301 to 400	6,120	4,679,370	16.60
I	9	5.26	401 to 500	4,780	3,501,608	12.42
J	7	4.10	501 & Over	4,940	3,920,446	13.91
Total	171	100.00		37,285	28,188,585	100.00

SUPPLEMENT INSURANCE REPORT

1. Loans made during the year:

a) Number	# 27,886
b) Amount (Gross loan amount)	$ 32,807,407

2. Insured loans made during the year:

a) Number	# 20,888	# 18,697	# 11,329
b) Amount (Gross loan amount)	24,887,738	23,901,442	15,972,324

3. Premiums:

a) Net premiums collected from borrowers	$ 324,257	$ 627,390	$ 475,921

4. Claims paid:

a) Amount of claims paid to insured	$ 55,146	$ 242,200	$ 35,316

5. Net credit insurance income for small loans . . . . . $ 234,369

ALPHABETICAL LISTING OF SMALL LOAN COMPANIES MONEY ORDER COMPANIES DEBT MANAGEMENT COMPANIES AS OF DECEMBER 31, 1982

ALGONA
North Iowa Financial Services, Inc., 920 S. Phillips

AMES
Avco Financial Services, Inc., 422 Lincoln Way
Thorp Credit Inc., 210 Main St.

AUDUBON
A. B. C. Credit Corporation, 405 S. Park Place
Monahan Loan Service, 409 S. Division

BETTENDORF
DialPlan Financial Services, Inc., 2308 Spruce Hill Drive

BOONE
Kinney Finance Company., 711 Allen St.

BURLINGTON
Avco Financial Services Inc., 324 N. 3rd St.
Heights Finance Corporation, 509 Jefferson St.
The Morris Plan Company of Iowa, 3216 Division St.

CARROLL
DialPlan Financial Services, Inc., 512 N. Court St.
Personal Lenders, Inc., 205 W. 4th St.

CEDAR FALLS
CREDITHRIFT of America, Inc., 214 Main St.
Thorp Credit Inc.. 4618 University Ave.

CEDAR RAPIDS
Avco Financial Services, Inc., 4646 First Ave. NE
Beneficial Loan Co. of Iowa, 3234 Center Point road NE
CIT Financial Services, Inc., 208 Collins Road NE
DialPlan Financial Services, Inc., 113 3rd Ave. SE
FinanceAmerica Thrift Corporation, 22 Wilson Ave.
HFC Thrift of Iowa, Inc., 112 2nd St., SE
The Morris Plan Company of Iowa, First Ave. & 2nd St.
The Morris Plan Company of Iowa, Inc., 1211 Edgewood Rd. SW
Thorp Credit Inc., 3950 Center Point Road NE
Thorp Credit Inc., 235 Edgewood Road NW
Thorp Credit Inc., 119 First Ave. SE

CENTERVILLE
Avco Financial Services, Inc., 301 N. 13th St.
Thorp Credit Inc., 304 N. Main St.

CHARLES CITY
Thorp Credit Inc., 304 N. Main St.

CLARION
Wright County Acceptance Corporation, 104 N. Main

CLINTON
Beneficial Loan Co., 500 S. 2nd St.
DialPlan Financial Services, Inc., 413 S. 2nd St.
Heights Finance Corporation, 343 5th Ave. S.
The Morris Plan Company of Iowa, 240-6th Ave. S.

COUNCIL BLUFFS
Associates Financial Services Company of Iowa, Inc., 255 W. Broadway
Avco Financial Services, Inc., 401 W. Broadway
Avco Financial Services, Inc., 2119 W. Broadway
CIT Financial Services, Inc., 2709 W. Broadway
DialPlan Financial Services, Inc., 1924 W. Broadway
HFC Thrift of Iowa, Inc., 33 S. Main St.
Richardson's Loan Service, 509½ S. Main St.

CRESTON
Avco Financial Services, Inc., 103 N. Elm
O'Dea Finance Company, 215 N. Maple St.

DAVENPORT
Associates Financial Services Company of Iowa, Inc., 901 E. Kimberly Road
Avco Financial Services, Inc., 4211 Ripley
Beneficial Loan Company of Iowa, 103 E. 2nd St.
Budget Consultants & Financial Services, 1414 W. Locust
CIT Financial Services, Inc., 1706 Brady St.
DialPlan Financial Services, Inc., 710 E. Kimberly Rd.
FinanceAmerica Credit Corporation, 101 W. 2nd St.
FinanceAmerica Thrift Corporation, 101 W. 2nd St.
Heights Finance Corporation, 2906 W. Central Park Ave.
HFC Thrift of Iowa, Inc., 4217 Ripley St.

Lloyd's Plan, Inc., 3717 Brady St.
Security Pacific Finance Money Center, Inc., 616 E. Kimberly Rd.
The Morris Plan Company of Iowa, 218 Harrison St.
The Morris Plan Company of Iowa, 1833 E. Kimberly Rd.

DECORAH

Thorp Credit Inc., 209 W. Water St.

DENISON

Avco Financial Services, Inc., 24 N. Main St.

DES MOINES

Associates Financial Services Company of Iowa, Inc., 1321 E. Euclid Ave.
Avco Financial Services, Inc., 2719 Douglas Ave.
Cash Credit Corporation, 514 E. Euclid Ave.
Cash Credit Corporation, 3520 Beaver
CREDITHRIFT of America, Inc., 3125 Douglas Ave.
DialPlan Financial Services, Inc., 620 Locust
DialPlan Financial Services, Inc., 3839 Merle Hay Rd.
DialPlan Financial Services, Inc., 1300 E. Army Post Rd.
FinanceAmerica Thrift Corporation, 1013 Locust St.
Heights Finance Corporation, 1300 Grand Ave.
HFC Thrift of Iowa, Inc., 4026 Fleur Drive
HFC Thrift of Iowa, Inc., 4347-C Merle Hay Rd.
Iowa Beneficial Finance, Inc., 606 Grand Ave.
Iowa Refinance Co., 1414 Grand Ave.
O'Dea Finance Company, 1117 Locust St.
Peoples Finance Company, 1026 Locust St.
Peoples Finance Company, 2901 Douglas Ave.
Security Pacific Finance Center, Inc., 418-9th St.
The Morris Plan Company of Iowa, 1301 E. Euclid Ave.
The Morris Plan company of Iowa, 610 Locust St.
The Morris Plan Company of Iowa, 3839 Merle Hay Rd.
Thorp Credit Inc., 3605 SE 14th St.
Thorp Credit Inc., 4630 Merle Hay Rd.
Town Finance Co., 2806 Ingersoll Ave.
Town Finance Co. of Des Moines, 1301 E. Euclid Ave.

DUBUQUE

DialPlan Financial Services, Inc., 2600 Dodge
Fireside Credit Inc., 2376 Central Ave.
Heights Finance Corporation, 3430 Dodge
The Morris Plan Company of Iowa, Eighth & Locust
Thorp Credit Inc., 1950 Kennedy Road
Tri-State Loan Co., 290 Nesler Centre

ESTHERVILLE

Avco Financial Services, Inc., 21 S. 6th St.
Thorp Credit Inc., 624 Central Ave.

FOREST CITY

Thompson Credit Co., 116 W. "K" St.

FORT DODGE

Avco Financial Services, Inc., 1009 Central Ave.
Beneficial Loan Co. of Iowa, 1014 Central Ave.
CREDITHRIFT of America, Inc., 1222 A Central Ave.
Heights Finance Corporation, 923 Central Ave.
HFC Thrift of Iowa, Inc., 919 Central Ave.
Thorp Credit Inc., 2415 5th Ave.

FORT MADISON

Fort Madison Security Co., 615 8th St.

GLENWOOD

Midwest Loan Co., 416 1st St.

IOWA CITY

Budget Acceptance Plan, Inc., 2 E Benton St.
Globe Loan Company, 1214 S. Gilbert St.
Heights Finance Corporation, 1818 Lower Muscatine Road
The Morris Plan Company of Iowa, 1705 1st Ave.
Thorp Credit Inc., 1902 Broadway

KEOKUK

DialPlan Financial Services, Inc., 710 Main St.

KNOXVILLE

C.L. Pine Loan Company, 117 W. Main St.
Thorp Credit Inc., 105 W. Main St.

MARION

The Morris Plan Company of Iowa, 665 Marion Blvd.
Thorp Credit Inc., 151 Marion Blvd.

MARSHALLTOWN

CREDITHRIFT of America, Inc., 27 N. Center St.
HFC Thrift of Iowa, Inc., 13 W. Main St.
Thorp Credit Inc., 112 S. 2nd Ave.

MASON CITY

CREDITHRIFT of America, Inc., 520 S. Pierce Ave.
Heights Finance Corporation, 15 E. State St.
O'Dea Finance Company, 214 N. Federal
Thorp Credit Inc., 120 W. State St.

MCGREGOR

Security Loan Co., 210 Main St.

MUSCATINE

Thorp Credit Inc., 1507 Plaza Place

NEWTON

Heights Finance Corporation, 110 1st Ave., E.
Thorp Credit Inc., 7 S. Frederick

OELWEIN

Thorp Credit Inc., 7 S. Frederick

OSKALOOSA

Avco Financial Services, Inc., 114 High Ave. W.
Throp Credit Inc., 113 N. Market St.

OTTUMWA

CIT Financial Services, Inc., 837 Church St.

CREDITTHRIFT of America, Inc., 2439 Northgate St.
HFC Thrift of Iowa, Inc., 222 E. Main St.
Ottumwa Loan Co., 118 W. 3rd St.
Peoples Finance Company, 205 E. Main St.
Throp Credit Inc., 302 W. 2nd St.

PERRY

Local Loan Co. of Perry, 1324 Second St.
Thorp Credit Inc., 1122 Willis Ave.

RED OAK

Home Loan & Finance Co., Inc., 211 Washington Ave.
Thorp Credit Inc., 1000 Broadway

SHENANDOAH

Avco Financial Services, Inc., 718 W. Sheridan

SIOUX CITY

Associates Financial Services Company of Iowa, Inc., 200 Commerce Bldg.
Avco Financial Services, Inc., 418 Jackson St.
DialPlan Financial Services, Inc., 523-4th St.
Household Finance Corporation, 523 5th St.
Security Pacific Finance Money Center, Inc., 511 Fifth St.
Sioux City Security Finance Company, Inc., 2030 South St., Aubin St.
Thorp Credit Inc., 1910 Pierce St.

SPENCER

O'Dea Finance Company, 928 S. Grand
Thomas Thomas Co., 10 & Grand
Throp Credit Inc., 526 Grand

STORM LAKE

Avco Financial Services, Inc., 725 Lake Ave.

URBANDALE

CIT Financial Services, Inc., 8401 Douglas
CREDITHRIFT of America, Inc., 2400 86th St.
Heights Finance Corporation, 6401 Douglas

VINTON

Benton County Finance Co., 301 W. 4th St.

WASHINGTON

Brown Finance Co., 115 S. Iowa Ave.
Thorp Credit Inc., 211 S. Marion Ave.

WATERLOO

A & F Finance Co., 324 Manhard
Associates Financial Services Company of Iowa, Inc., 3626 University
Avco Financial Services, Inc., 4013 University
Beneficial Loan Co. of Iowa, 622 Commercial St.
DialPlan Financial Services, Inc., 2833 University Ave.
Heights Finance Corporation, 2024 Bopp St.
HFC Thrift of Iowa, Inc., 2735 University
Keller-Apex Loan, Inc., 209 E. 5th St.
O'Dea Finance Company, 500 Jefferson St.
Peoples Finance Company, 512 Lafayette St.
The Morris Plan Company of Iowa, 3017 University Ave.
The Morris Plan Company of Iowa, 1506 LaPorte Road
Thorp Credit Inc., 910 A Decathlon Drive

WEBSTER CITY

Frazer Finance Co., Inc., 905 Seneca St.

WEST DES MOINES

Security Loan Co. of Dea Moines, Iowa, 324 5th St.
Thorp Credit Inc., 1766 22nd St.

WEST LIBERTY

Globe Loan Company, 219 Calhoun St.

* * *

MOLINE, ILLINOIS

General Finance Corporation of Illinois, 530 16th St.

OMAHA, NEBRASKA

FinanceAmerica Corporation of Nebraska, 2460 S. 120th St.

MONEY ORDER COMPANIES

In accordance with the provisions of Chapter 533B, Code of Iowa, the following firms were licensed by the Department of Banking as of December 31, 1982:

American Express Company
American Express Plaza
New York, New York

Associates Financial Express, Inc.
1148 Luke St.
Dallas, Texas

BankAmerica Corporation
Bank of America Center
P.O. Box 37000
San Francisco, California

Barclays Bank International LTD.
120 Broadway
New York, New York

Citicorp
399 Park Avenue
New York, New York

First Chicago Cheque Corporation
P.O. Box 8289
Chicago, Illinois

Hy-Vee Food Store, Inc.
1801 Osceola Avenue
Chariton, Iowa

Keith's Foods, Inc.
207 E. Locust
Bloomfield, Iowa

Republic Money Orders
P.O. Box 1762
Dallas, Texas

The Chase Manhattan Corporation
One Chase Manhattan Plaza
New York, New York

Thomas Cook, Inc.
587 Fifth Avenue
New York, New York

Travelers Express Company, Inc.
5975 Wayzata Blvd.
Minneapolis, Minnesota

DEBT MANAGEMENT COMPANIES

In accordance with the provisions of Chapter 533A, Code of Iowa, the following firms were licensed by the Department of Banking as of December 31, 1982:

Center Finance
5270 N. Park Place NE
Cedar Rapids, Iowa

Budget Consultants
& Financial Services, Inc.
1414 West Locust
Davenport, Iowa

Lloyd's Financial Counseling, Inc.
3717 Brady St.
Davenport, Iowa

Budget Management, Inc.
3209 Ingersoll Avenue
Des Moines, Iowa

Services Marketing Corporation
609-38th Street
Des Moines, Iowa

Tri-State Family Budget Service
290 Nesler Centre
Dubuque, Iowa

Iowa Children's & Family Services
912 First Avenue North
Fort Dodge, Iowa

Money Management, Inc.
118 West Third Street
Ottumwa, Iowa

Family Management, Inc.
307 West 5th Street
Waterloo, Iowa